

www.citgo.accountonline.com

ACCOUNT NUMBER 634-570-600	TOTAL CREDIT LINE 1,375	CASH ADVANCE LIMIT* 25
	TOTAL AVAILABLE CREDIT 0	CASH AVAILABLE 0

SEND INQUIRIES TO:
CITGO CREDIT CARD CENTER
P.O. BOX 689095
DES MOINES, IA 50368-9095
TELEPHONE: 1-800-756-2484
FAX: 1-515-226-4263

The "ANNUAL PERCENTAGE RATE" includes all transaction and periodic finance charges imposed this billing period on all balances on which finance charges were imposed. If the "ANNUAL PERCENTAGE RATE" is N/A, no finance charges (after adjustments) were imposed this billing period.

Finance charges may be accruing on promotional balances and may be billed to your account under the terms of the promotional offer. Refer to the corresponding APR for the APR that applies to each balance.

Wish you could put your past due bill behind you? Many customers have resolved overdue amounts by using their tax refund money. It's simple and convenient. If you're not expecting a refund, we may have payment options available. Call today 1-866-532-9505! The sooner you call, the sooner we can help!

TRANS DATE	REFERENCE NUMBER	TRANSACTION LOCATION / DESCRIPTION	INVOICE NUMBER	AMOUNT (CR=CREDIT)
OVERSIGHT IN PUTTING YOUR PAYMENT IN THE MAIL? CALL 1-800-299-5765 TO PAY BY CHECK OVER THE PHONE 24 HOURS A DAY. HAVE YOUR CHECKBOOK READY WHEN YOU CALL.				

*The cash advance limit is a portion of your credit line.

PREVIOUS BALANCE 1,227.79	PAYMENTS / CREDITS .00	PURCHASES / DEBITS .00	NEW CASH ADVANCES .00	FINANCE CHARGE 30.81	LATE FEE 39.00	NEW BALANCE 1,297.60
CLOSING DATE 02-02-09	ANNUAL PERCENTAGE RATE 28.99 %	TO AVOID ADDITIONAL FINANCE CHARGE, PAYMENT OF NEW BALANCE MUST BE RECEIVED BY 02-27-09		OVERLIMIT AMOUNT .00	MINIMUM PAYMENT DUE 108.79	

SCHEDULE OF FINANCE CHARGES

	DAILY * PERIODIC RATE	CORRESPONDING APR	MINIMUM PERIODIC FINANCE CHARGE	BALANCE SUBJECT TO FINANCE CHARGE	PERIODIC RATE FINANCE CHARGE	DAYS IN LAST CYCLE
PURCHASE	.07942 %	28.99 %	.00	1,251.35	30.81	31
CASH LINE	.07942 %	28.99 %	.00	.00	.00	

Please see Transaction Description for finance charge information on any promotional balances.

6057 0053 GP3 1 7 1 090202 E D 9363 8006 CTP2 19916

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

PLEASE KEEP THIS PORTION FOR YOUR RECORDS

0019916

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ACCOUNT NUMBER 634-570-600	CLOSING DATE 02-02-09
NEW BALANCE 1,297.60	MINIMUM PAYMENT DUE 108.79
	PAYMENT DUE DATE 02-27-09

PLEASE INDICATE
AMOUNT PAID

PROCESSING CENTER
DES MOINES, IA 50362-0300

15036203009931

PLEASE MAKE CHECK PAYABLE TO CITGO
KINDLY RETURN THIS STUB AND WRITE
YOUR ACCOUNT NUMBER ON THE PAYMENT

15

FOR ADDRESS CORRECTION, INDICATE BELOW

0019916 ED 01 0

N 7 033091 1 CC01

GLENN M COX
2994 KODIAK CT
MARIETTA GA 30062-1543

13006215439431

002 0007099634570600 0129760 0010879 0000000 0115

Citi Prod (Cox v. Hannah) 000232

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ACCOUNT NUMBER 634-570-600	TOTAL CREDIT LINE 1,375	CASH ADVANCE LIMIT™ 25
	TOTAL AVAILABLE CREDIT 0	CASH AVAILABLE 0

SEND INQUIRIES TO:
CITGO CREDIT CARD CENTER
P.O. BOX 689095
DES MOINES, IA 50368-9095
TELEPHONE: 1-800-756-2484
FAX: 1-515-226-4253

TRANS DATE	REFERENCE NUMBER	TRANSACTION LOCATION / DESCRIPTION	INVOICE NUMBER	AMOUNT (CR=CREDIT)
YOUR ACCOUNT IS CURRENTLY CLOSED.				

*The cash advance limit is a portion of your credit line.

6057 0053 GPG 1 7 1 090202 E D

9363 6006 GTP2

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NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

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ACCOUNT NUMBER 634-570-600	TOTAL CREDIT LINE 1,375	CASH ADVANCE LIMIT* 25
	TOTAL AVAILABLE CREDIT 0	CASH AVAILABLE 0

SEND INQUIRIES TO:
CITGO CREDIT CARD CENTER
P.O. BOX 689095
DES MOINES, IA 50368-9095
TELEPHONE: 1-800-756-2484
FAX: 1-515-226-4253

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Did you know? There may be a quick and simple way to bring your account up to date by using your 2008 tax refund, and that's just one possibility. Even if you don't expect a refund, we have payment options that may meet your personal needs. Call 1-866-676-5208 today so we can work with you to find a solution.

TRANS DATE	REFERENCE NUMBER	TRANSACTION LOCATION / DESCRIPTION	INVOICE NUMBER	AMOUNT (CR=CREDIT)
02-19	P9194001J09A0R4R6	PAYMENT - THANK YOU		30.00 CR
OVERSIGHT IN PUTTING YOUR PAYMENT IN THE MAIL? CALL 1-800-299-5765 TO PAY BY CHECK OVER THE PHONE 24 HOURS A DAY. HAVE YOUR CHECKBOOK READY WHEN YOU CALL.				

*The cash advance limit is a portion of your credit line.

PREVIOUS BALANCE 1,297.60	PAYMENTS / CREDITS 30.00 CR	PURCHASES / DEBITS .00	NEW CASH ADVANCES .00	FINANCE CHARGE .00	LATE FEE .00	NEW BALANCE 1,267.60
CLOSING DATE 03-03-09	ANNUAL PERCENTAGE RATE N/A	TO AVOID ADDITIONAL FINANCE CHARGE, PAYMENT OF NEW BALANCE MUST BE RECEIVED BY 03-28-09		OVERLIMIT AMOUNT .00	MINIMUM PAYMENT DUE 40.00	

SCHEDULE OF FINANCE CHARGES

	MONTHLY PERIODIC RATE	CORRESPONDING APR	MINIMUM PERIODIC FINANCE CHARGE	BALANCE SUBJECT TO FINANCE CHARGE	PERIODIC RATE FINANCE CHARGE	DAYS IN LAST CYCLE
PURCHASE	0.000 %	0.00 %	.00	.00	.00	29
CASH LINE	0.000 %	0.00 %		.00	.00	

Please see Transaction Description for finance charge information on any promotional balances.

6057 0070 GPG 1 7 1 090303 ED 9363 8006 CTP2 19321

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15036203009931

FOR ADDRESS CORRECTION, INDICATE BELOW

ACCOUNT NUMBER 634-570-600	CLOSING DATE 03-03-09
NEW BALANCE 1,267.60	MINIMUM PAYMENT DUE 40.00
	PAYMENT DUE DATE 03-28-09

PLEASE INDICATE
AMOUNT PAID

PLEASE MAKE CHECK PAYABLE TO CITGO
KINDLY RETURN THIS STUB AND WRITE
YOUR ACCOUNT NUMBER ON THE PAYMENT

15

0019321 ED 01 5

N 7 062091 1 CC01

GLENN M COX
2994 KODIAK CT
MARIETTA GA 30062-1543

13006215439431

002 0007099634570600 0126760 0004000 0003000 0116

Citi Prod (Cox v. Hannah) 000234

www.citgo.accountonline.com

ACCOUNT NUMBER 634-570-600	TOTAL CREDIT LINE 1,375	CASH ADVANCE LIMIT* 25
	TOTAL AVAILABLE CREDIT 0	CASH AVAILABLE 0

SEND INQUIRIES TO:
CITGO CREDIT CARD CENTER
P.O. BOX 689095
DES MOINES, IA 50368-9095
TELEPHONE: 1-800-756-2484
FAX: 1-515-226-4253

TRANS DATE	REFERENCE NUMBER	TRANSACTION LOCATION / DESCRIPTION	INVOICE NUMBER	AMOUNT (CR=CREDIT)
YOUR ACCOUNT IS CURRENTLY CLOSED.				

*The cash advance limit is a portion of your credit line.

6057 0070 GPG 1 7 1 090303 E D 9363 8006 CTP2 19321

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

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ACCOUNT NUMBER 634-570-600	TOTAL CREDIT LINE 1,375	CASH ADVANCE LIMIT* 25
	TOTAL AVAILABLE CREDIT 0	CASH AVAILABLE 0

SEND INQUIRIES TO:
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TELEPHONE: 1-800-756-2484
FAX: 1-515-226-4253

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Finance charges may be accruing on promotional balances and may be billed to your account under the terms of the promotional offer. Refer to the corresponding APR for the APR that applies to each balance.

Spring is about fresh starts, and the good news is that you are not alone! Let us work with you and together we can find a payment solution that may help bring your account current and avoid future late fees. Call us today at 1-866-676-5209 so we can help you make a fresh start this spring.

TRANS DATE	REFERENCE NUMBER	TRANSACTION LOCATION / DESCRIPTION	INVOICE NUMBER	AMOUNT (CR=CREDIT)
03-05	P9194002009A0R6EN	PAYMENT - THANK YOU		30.00 CR
OVERSIGHT IN PUTTING YOUR PAYMENT IN THE MAIL? CALL 1-800-299-5765 TO PAY BY CHECK OVER THE PHONE 24 HOURS A DAY. HAVE YOUR CHECKBOOK READY WHEN YOU CALL.				

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PREVIOUS BALANCE 1,267.60	PAYMENTS / CREDITS 30.00 CR	PURCHASES / DEBITS .00	NEW CASH ADVANCES .00	FINANCE CHARGE .00	LATE FEE .00	NEW BALANCE 1,237.60
CLOSING DATE 04-02-09	ANNUAL PERCENTAGE RATE N/A	TO AVOID ADDITIONAL FINANCE CHARGE, PAYMENT OF NEW BALANCE MUST BE RECEIVED BY 04-27-09		OVERLIMIT AMOUNT .00	MINIMUM PAYMENT DUE 32.00	

SCHEDULE OF FINANCE CHARGES

	MONTHLY PERIODIC RATE	CORRESPONDING APR	MINIMUM PERIODIC FINANCE CHARGE	BALANCE SUBJECT TO FINANCE CHARGE	PERIODIC RATE FINANCE CHARGE	DAYS IN LAST CYCLE
PURCHASE	0.000 %	0.00 %	.00	.00	.00	30
CASH LINE	0.000 %	0.00 %		.00	.00	

Please see Transaction Description for finance charge information on any promotional balances.

6057 0017 GPG 1 7 1 090402

E D

9363 8006 CTP2

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15036203009931

FOR ADDRESS CORRECTION, INDICATE BELOW

ACCOUNT NUMBER 634-570-600	CLOSING DATE 04-02-09
NEW BALANCE 1,237.60	MINIMUM PAYMENT DUE 32.00
	PAYMENT DUE DATE 04-27-09

PLEASE INDICATE
AMOUNT PAID

PLEASE MAKE CHECK PAYABLE TO CITGO
KINDLY RETURN THIS STUB AND WRITE
YOUR ACCOUNT NUMBER ON THE PAYMENT

15

0018963 ED 01 0

N 7 092691 1 0061

GLENN M COX
2994 KODIAK CT
MARIETTA GA 30062-1543

13006215439431

002 0007099634570600 0123760 0003200 0003000 0110

Citi Prod (Cox v. Hannah) 000236

www.citgo.accountonline.com

ACCOUNT NUMBER 634-570-600	TOTAL CREDIT LINE 1,375	CASH ADVANCE LIMIT* 25
	TOTAL AVAILABLE CREDIT 0	CASH AVAILABLE 0

SEND INQUIRIES TO:
CITGO CREDIT CARD CENTER
P.O. BOX 689095
DES MOINES, IA 50368-9095
TELEPHONE: 1-800-756-2484
FAX: 1-515-226-4253

TRANS DATE	REFERENCE NUMBER	TRANSACTION LOCATION / DESCRIPTION	INVOICE NUMBER	AMOUNT (CR=CREDIT)
YOUR ACCOUNT IS CURRENTLY CLOSED.				

*The cash advance limit is a portion of your credit line.

6057 0017 GPG 1 7 1 090402 ED

9363 8006 CTP2

18963

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ACCOUNT NUMBER 634-570-600	TOTAL CREDIT LINE 1,375	CASH ADVANCE LIMIT* 25
	TOTAL AVAILABLE CREDIT 0	CASH AVAILABLE 0

SEND INQUIRIES TO:
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DES MOINES, IA 50368-9095
TELEPHONE: 1-800-756-2484
FAX: 1-515-226-4253

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TRANS DATE	REFERENCE NUMBER	TRANSACTION LOCATION / DESCRIPTION	INVOICE NUMBER	AMOUNT (CR=CREDIT)
04-06	P9194003009A0R8MB	PAYMENT - THANK YOU		30.00 CR
YOUR ACCOUNT IS CURRENTLY CLOSED.				

*The cash advance limit is a portion of your credit line.

PREVIOUS BALANCE 1,237.60	PAYMENTS / CREDITS 30.00 CR	PURCHASES / DEBITS .00	NEW CASH ADVANCES .00	FINANCE CHARGE .00	LATE FEE .00	NEW BALANCE 1,207.60
CLOSING DATE 05-01-09	ANNUAL PERCENTAGE RATE N/A	TO AVOID ADDITIONAL FINANCE CHARGE, PAYMENT OF NEW BALANCE MUST BE RECEIVED BY 05-26-09			OVERLIMIT AMOUNT .00	MINIMUM PAYMENT DUE 22.00

SCHEDULE OF FINANCE CHARGES

	MONTHLY PERIODIC RATE	CORRESPONDING APR	MINIMUM PERIODIC FINANCE CHARGE	BALANCE SUBJECT TO FINANCE CHARGE	PERIODIC RATE FINANCE CHARGE	DAYS IN LAST CYCLE
PURCHASES	0.000 %	0.00 %	.00	.00	.00	29
CASH ADVANCES	0.000 %	0.00 %	.00	.00	.00	

Please see Transaction Description for finance charge information on any promotional balances.

6057 0613 GPG 1 7 1 090501 E

9363 8006 CTP2

7242

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FOR ADDRESS CORRECTION, INDICATE BELOW

ACCOUNT NUMBER 634-570-600	CLOSING DATE 05-01-09
NEW BALANCE 1,207.60	MINIMUM PAYMENT DUE 22.00
	PAYMENT DUE DATE 05-26-09

PLEASE INDICATE AMOUNT PAID

PLEASE MAKE CHECK PAYABLE TO CITGO
KINDLY RETURN THIS STUB AND WRITE
YOUR ACCOUNT NUMBER ON THE PAYMENT

15

0007242 E 01 0

N 7 121091 1 CC01

GLENN M COX
2994 KODIAK CT
MARIETTA GA 30062-1543

1300621543943!

002 0007099634570600 0120760 0002200 0003000 0117

Citi Prod (Cox v. Hannah) 000238

www.citgo.accountonline.com

ACCOUNT NUMBER 634-570-600	TOTAL CREDIT LINE 1,375	CASH ADVANCE LIMIT* 25
	TOTAL AVAILABLE CREDIT 0	CASH AVAILABLE 0

SEND INQUIRIES TO:
CITGO CREDIT CARD CENTER
P.O. BOX 689095
DES MOINES, IA 50368-9095
TELEPHONE: 1-800-756-2484
FAX: 1-515-226-4253

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TRANS DATE	REFERENCE NUMBER	TRANSACTION LOCATION / DESCRIPTION	INVOICE NUMBER	AMOUNT (CR=CREDIT)
05-06	P9194003Y09A0R5SP	PAYMENT - THANK YOU		30.00 CR
YOUR ACCOUNT IS CURRENTLY CLOSED.				

*The cash advance limit is a portion of your credit line.

PREVIOUS BALANCE 1,207.60	PAYMENTS / CREDITS 30.00 CR	PURCHASES / DEBITS .00	NEW CASH ADVANCES .00	FINANCE CHARGE .00	LATE FEE .00	NEW BALANCE 1,177.60
CLOSING DATE 06-02-09	ANNUAL PERCENTAGE RATE N/A			OVERLIMIT AMOUNT .00	MINIMUM PAYMENT DUE 22.00	

SCHEDULE OF FINANCE CHARGES

	MONTHLY PERIODIC RATE	CORRESPONDING APR	MINIMUM PERIODIC FINANCE CHARGE	BALANCE SUBJECT TO FINANCE CHARGE	PERIODIC RATE FINANCE CHARGE	DAYS IN LAST CYCLE
PURCHASES	0.000 %	0.00 %	.00	.00	.00	32
CASH ADVANCES	0.000 %	0.00 %	.00	.00	.00	

Please see Transaction Description for finance charge information on any promotional balances.

6057 0026 GPG 1 7 1 090502 E 9363 8006 CIP2 7017

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0007017

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!503620300993!

FOR ADDRESS CORRECTION, INDICATE BELOW

ACCOUNT NUMBER 634-570-600	CLOSING DATE 06-02-09
NEW BALANCE 1,177.60	MINIMUM PAYMENT DUE 22.00
	PAYMENT DUE DATE 06-27-09

PLEASE INDICATE
AMOUNT PAID

PLEASE MAKE CHECK PAYABLE TO CITGO
KINDLY RETURN THIS STUB AND WRITE
YOUR ACCOUNT NUMBER ON THE PAYMENT

15

0007017 E 01 70

N 7 153093 1 CC01

GLENN M COX
2994 KODIAK CT
MARIETTA GA 30062-1543

!300621543943!

002 0007099634570600 0117760 0002200 0003000 0113

Citi Prod (Cox v. Hannah) 000239

www.citgo.accountonline.com

ACCOUNT NUMBER 634-570-600	TOTAL CREDIT LINE 1,375	CASH ADVANCE LIMIT* 25
	TOTAL AVAILABLE CREDIT 0	CASH AVAILABLE 0

SEND INQUIRIES TO:
CITGO CREDIT CARD CENTER
P.O. BOX 689085
DES MOINES, IA 50368-9085
TELEPHONE: 1-800-756-2484
FAX: 1-515-226-4253

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TRANS DATE	REFERENCE NUMBER	TRANSACTION LOCATION / DESCRIPTION	INVOICE NUMBER	AMOUNT (CR=CREDIT)
06-05	P9194004W09A0R99X	PAYMENT - THANK YOU		30.00 CR
YOUR ACCOUNT IS CURRENTLY CLOSED.				

*The cash advance limit is a portion of your credit line.

PREVIOUS BALANCE 1,177.60	PAYMENTS / CREDITS 30.00 CR	PURCHASES / DEBITS .00	NEW CASH ADVANCES .00	FINANCE CHARGE .00	LATE FEE .00	NEW BALANCE 1,147.60
CLOSING DATE 07-03-09	ANNUAL PERCENTAGE RATE N/A				OVERLIMIT AMOUNT .00	MINIMUM PAYMENT DUE 22.00

SCHEDULE OF FINANCE CHARGES

	MONTHLY PERIODIC RATE	CORRESPONDING APR	MINIMUM PERIODIC FINANCE CHARGE	BALANCE SUBJECT TO FINANCE CHARGE	PERIODIC RATE FINANCE CHARGE	DAYS IN LAST CYCLE
PURCHASES	0.000 %	0.00 %	.00	.00	.00	31
CASH ADVANCES	0.000 %	0.00 %	.00	.00	.00	

Please see Transaction Description for finance charge information on any promotional balances.

6057 0015 GPG 1 7 1 090703 E 9363 8006 CTP2 6655

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15036203009931

FOR ADDRESS CORRECTION, INDICATE BELOW

ACCOUNT NUMBER 634-570-600	CLOSING DATE 07-03-09
NEW BALANCE 1,147.60	MINIMUM PAYMENT DUE 22.00
	PAYMENT DUE DATE 07-28-09

PLEASE INDICATE
AMOUNT PAID

PLEASE MAKE CHECK PAYABLE TO CITGO
KINDLY RETURN THIS STUB AND WRITE
YOUR ACCOUNT NUMBER ON THE PAYMENT

15

0006655 E 01 0 N 7 184091 1 CC01

GLENN M COX
2994 KODIAK CT
MARIETTA GA 30062-1543

13006215439431

002 0007099634570600 0114760 0002200 0003000 0110

Citi Prod (Cox v. Hannah) 000240

www.citgo.accountonline.com

ACCOUNT NUMBER 634-570-600	TOTAL CREDIT LINE 1,375	CASH ADVANCE LIMIT* 25
	TOTAL AVAILABLE CREDIT 0	CASH AVAILABLE 0

SEND INQUIRIES TO:
CITGO CREDIT CARD CENTER
P.O. BOX 689095
DES MOINES, IA 50368-9095
TELEPHONE: 1-800-756-2484
FAX: 1-515-226-4253

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TRANS DATE	REFERENCE NUMBER	TRANSACTION LOCATION / DESCRIPTION	INVOICE NUMBER	AMOUNT (CR=CREDIT)
07-06	P9194005V09A0R9S7	PAYMENT - THANK YOU		30.00 CR
YOUR ACCOUNT IS CURRENTLY CLOSED.				

*The cash advance limit is a portion of your credit line.

PREVIOUS BALANCE 1,147.60	PAYMENTS / CREDITS 30.00 CR	PURCHASES / DEBITS .00	NEW CASH ADVANCES .00	FINANCE CHARGE .00	LATE FEE .00	NEW BALANCE 1,117.60
CLOSING DATE 08-03-09	ANNUAL PERCENTAGE RATE N/A				OVERLIMIT AMOUNT .00	MINIMUM PAYMENT DUE 22.00

SCHEDULE OF FINANCE CHARGES

	MONTHLY PERIODIC RATE	CORRESPONDING APR	MINIMUM PERIODIC FINANCE CHARGE	BALANCE SUBJECT TO FINANCE CHARGE	PERIODIC RATE FINANCE CHARGE	DAYS IN LAST CYCLE
PURCHASES	0.000 %	0.00 %	.00	.00	.00	31
CASH ADVANCES	0.000 %	0.00 %		.00	.00	

Please see Transaction Description for finance charge information on any promotional balances.

6057 0014 GPG 1 7 1 090803 E 9363 8006 CTP2 6531

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DES MOINES, IA 50362-0300

15036203009931

FOR ADDRESS CORRECTION, INDICATE BELOW

ACCOUNT NUMBER 634-570-600	CLOSING DATE 08-03-09
NEW BALANCE 1,117.60	MINIMUM PAYMENT DUE 22.00
	PAYMENT DUE DATE 08-28-09

PLEASE INDICATE
AMOUNT PAID

PLEASE MAKE CHECK PAYABLE TO CITGO
KINDLY RETURN THIS STUB AND WRITE
YOUR ACCOUNT NUMBER ON THE PAYMENT

15

0006531 E 01 0 N 7 215091 1 CC01

GLENN M COX
2994 KODIAK CT
MARIETTA GA 30062-1543

13006215439431

002 0007099634570600 0111760 0002200 0003000 0116

Citi Prod (Cox v. Hannah) 000241

www.citgo.accountonline.com

ACCOUNT NUMBER 634-570-600	TOTAL CREDIT LINE 1,375	CASH ADVANCE LIMIT* 25
	TOTAL AVAILABLE CREDIT 0	CASH AVAILABLE 0

SEND INQUIRIES TO:
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P.O. BOX 689085
DES MOINES, IA 50368-8085
TELEPHONE: 1-800-756-2484
FAX: 1-515-226-4253

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TRANS DATE	REFERENCE NUMBER	TRANSACTION LOCATION / DESCRIPTION	INVOICE NUMBER	AMOUNT (CR=CREDIT)
08-06	P9194006S09A0TFL9	PAYMENT - THANK YOU		30.00 CR
YOUR ACCOUNT IS CURRENTLY CLOSED.				

*The cash advance limit is a portion of your credit line.

PREVIOUS BALANCE 1,117.60	PAYMENTS / CREDITS 30.00 CR	PURCHASES / DEBITS .00	NEW CASH ADVANCES .00	FINANCE CHARGE .00	LATE FEE .00	NEW BALANCE 1,087.60
CLOSING DATE 09-01-09	ANNUAL PERCENTAGE RATE N/A				OVERLIMIT AMOUNT .00	MINIMUM PAYMENT DUE 22.00

SCHEDULE OF FINANCE CHARGES

	MONTHLY PERIODIC RATE	CORRESPONDING APR	MINIMUM PERIODIC FINANCE CHARGE	BALANCE SUBJECT TO FINANCE CHARGE	PERIODIC RATE FINANCE CHARGE	DAYS IN LAST CYCLE
PURCHASES	0.000 %	0.00 %	.00	.00	.00	29
CASH ADVANCES	0.000 %	0.00 %		.00	.00	

Please see Transaction Description for finance charge information on any promotional balances.

6057 0015 GPG 1 7 1 090901 E

9363 8006 CTP2 6627

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

PLEASE KEEP THIS PORTION FOR YOUR RECORDS

0006627

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CITCONSGPG



PROCESSING CENTER
DES MOINES, IA 50362-0300

15036203009931

FOR ADDRESS CORRECTION, INDICATE BELOW

ACCOUNT NUMBER 634-570-600	CLOSING DATE 09-01-09
NEW BALANCE 1,087.60	MINIMUM PAYMENT DUE 22.00
	PAYMENT DUE DATE 09-29-09

PLEASE INDICATE
AMOUNT PAID

PLEASE MAKE CHECK PAYABLE TO CITGO
KINDLY RETURN THIS STUB AND WRITE
YOUR ACCOUNT NUMBER ON THE PAYMENT

15

0006627 E 01 0

N 7 244091 1 CC01

GLENN M COX
2994 KODIAK CT
MARIETTA GA 30062-1543

13006215439431

002 0007099634570600 0108760 0002200 0003000 0112

Citi Prod (Cox v. Hannah) 000242

www.citgo.accountonline.com

ACCOUNT NUMBER 634-570-600	TOTAL CREDIT LINE 1,375	CASH ADVANCE LIMIT* 25
	TOTAL AVAILABLE CREDIT 0	CASH AVAILABLE 0

SEND INQUIRIES TO:
CITGO CREDIT CARD CENTER
P.O. BOX 689095
DES MOINES, IA 50368-9095
TELEPHONE: 1-800-756-2484
FAX: 1-515-226-4253

The "ANNUAL PERCENTAGE RATE" includes all transaction and periodic finance charges imposed this billing period on all balances on which finance charges were imposed. If the "ANNUAL PERCENTAGE RATE" is N/A, no finance charges (after adjustments) were imposed this billing period.

Finance charges may be accruing on promotional balances and may be billed to your account under the terms of the promotional offer. Refer to the corresponding APR for the APR that applies to each balance.

TRANS DATE	REFERENCE NUMBER	TRANSACTION LOCATION / DESCRIPTION	INVOICE NUMBER	AMOUNT (CR=CREDIT)
09-04	P9194007P09A0RAL6	PAYMENT - THANK YOU		30.00 CR
YOUR ACCOUNT IS CURRENTLY CLOSED.				

*The cash advance limit is a portion of your credit line.

PREVIOUS BALANCE 1,087.60	PAYMENTS / CREDITS 30.00 CR	PURCHASES / DEBITS .00	NEW CASH ADVANCES .00	FINANCE CHARGE .00	LATE FEE .00	NEW BALANCE 1,057.60
CLOSING DATE 10-02-09	ANNUAL PERCENTAGE RATE N/A				OVERLIMIT AMOUNT .00	MINIMUM PAYMENT DUE 22.00

SCHEDULE OF FINANCE CHARGES

	MONTHLY PERIODIC RATE	CORRESPONDING APR	MINIMUM PERIODIC FINANCE CHARGE	BALANCE SUBJECT TO FINANCE CHARGE	PERIODIC RATE FINANCE CHARGE	DAYS IN LAST CYCLE
PURCHASES	0.000 %	0.00 %	.00	.00	.00	31
CASH ADVANCES	0.000 %	0.00 %		.00	.00	

Please see Transaction Description for finance charge information on any promotional balances.

6057 0017 GPG 1 7 1 091002 E 9363 8006 CTP2 1273

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

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CITCONSGPG



PROCESSING CENTER
DES MOINES, IA 50362-0300

15036203009931

FOR ADDRESS CORRECTION, INDICATE BELOW

ACCOUNT NUMBER 634-570-600	CLOSING DATE 10-02-09
NEW BALANCE 1,057.60	MINIMUM PAYMENT DUE 22.00
	PAYMENT DUE DATE 10-30-09

PLEASE INDICATE
AMOUNT PAID

PLEASE MAKE CHECK PAYABLE TO CITGO
KINDLY RETURN THIS STUB AND WRITE
YOUR ACCOUNT NUMBER ON THE PAYMENT

15

0001273 E 01 0

N 7 275091 1 C001

GLENN M COX
2994 KODIAK CT
MARIETTA GA 30062-1543

13006215439431

002 0007099634570600 0105760 0002200 0003000 0118

Citi Prod (Cox v. Hannah) 000243

www.citgo.accountonline.com

ACCOUNT NUMBER 634-570-600	TOTAL CREDIT LINE 1,375	CASH ADVANCE LIMIT* 25
	TOTAL AVAILABLE CREDIT 0	CASH AVAILABLE 0

SEND INQUIRIES TO:
CITGO CREDIT CARD CENTER
P.O. BOX 689095
DES MOINES, IA 50368-9095
TELEPHONE: 1-800-756-2484
FAX: 1-515-228-4253

The "ANNUAL PERCENTAGE RATE" includes all transaction and periodic finance charges imposed this billing period on all balances on which finance charges were imposed. If the "ANNUAL PERCENTAGE RATE" is N/A, no finance charges (after adjustments) were imposed this billing period.

Finance charges may be accruing on promotional balances and may be billed to your account under the terms of the promotional offer. Refer to the corresponding APR for the APR that applies to each balance.

TRANS DATE	REFERENCE NUMBER	TRANSACTION LOCATION / DESCRIPTION	INVOICE NUMBER	AMOUNT (CR=CREDIT)
10-06	P9194008P09A0R5WX	PAYMENT - THANK YOU		30.00 CR
YOUR ACCOUNT IS CURRENTLY CLOSED.				

*The cash advance limit is a portion of your credit line.

PREVIOUS BALANCE 1,057.60	PAYMENTS / CREDITS 30.00 CR	PURCHASES / DEBITS .00	NEW CASH ADVANCES .00	FINANCE CHARGE .00	LATE FEE .00	NEW BALANCE 1,027.60
CLOSING DATE 11-02-09	ANNUAL PERCENTAGE RATE N/A				OVERLIMIT AMOUNT .00	MINIMUM PAYMENT DUE 22.00

SCHEDULE OF FINANCE CHARGES

	MONTHLY PERIODIC RATE	CORRESPONDING APR	MINIMUM PERIODIC FINANCE CHARGE	BALANCE SUBJECT TO FINANCE CHARGE	PERIODIC RATE FINANCE CHARGE	DAYS IN LAST CYCLE
PURCHASES	0.000 %	0.00 %	.00	.00	.00	31
CASH ADVANCES	0.000 %	0.00 %		.00	.00	

Please see Transaction Description for finance charge information on any promotional balances.

6057 9008 GPG 1 7 1 091102 E 9363 8006 CTP2 6269

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

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0006269

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PROCESSING CENTER
DES MOINES, IA 50362-0300

ACCOUNT NUMBER 634-570-600	CLOSING DATE 11-02-09
NEW BALANCE 1,027.60	MINIMUM PAYMENT DUE 22.00
	PAYMENT DUE DATE 11-30-09

PLEASE INDICATE
AMOUNT PAID

PLEASE MAKE CHECK PAYABLE TO CITGO
KINDLY RETURN THIS STUB AND WRITE
YOUR ACCOUNT NUMBER ON THE PAYMENT

15

FOR ADDRESS CORRECTION, INDICATE BELOW

0006269 E 61 0 N 7 306091 1 C001

GLENN M COX
2994 KODIAK CT
MARIETTA GA 30062-1543

002 0007099634570600 0102760 0002200 0003000 0115

Citi Prod (Cox v. Hannah) 000244

www.citgo.accountonline.com

ACCOUNT NUMBER 634-570-600	TOTAL CREDIT LINE 1,375	CASH ADVANCE LIMIT* 25
	TOTAL AVAILABLE CREDIT 0	CASH AVAILABLE 0

SEND INQUIRIES TO:
CITGO CREDIT CARD CENTER
P.O. BOX 689095
DES MOINES, IA 50368-9095
TELEPHONE: 1-800-756-2484
FAX: 1-515-226-4253

The "ANNUAL PERCENTAGE RATE" includes all transaction and periodic finance charges imposed this billing period on all balances on which finance charges were imposed. If the "ANNUAL PERCENTAGE RATE" is N/A, no finance charges (after adjustments) were imposed this billing period.

Finance charges may be accruing on promotional balances and may be billed to your account under the terms of the promotional offer. Refer to the corresponding APR for the APR that applies to each balance.

TRANS DATE	REFERENCE NUMBER	TRANSACTION LOCATION / DESCRIPTION	INVOICE NUMBER	AMOUNT (CR=CREDIT)
11-06	P9194009N09A0R9PL	PAYMENT - THANK YOU		30.00 CR
11-06	F9194009X000ZD402	PAYMENT REVERSAL		30.00
OVERSIGHT IN PUTTING YOUR PAYMENT IN THE MAIL? CALL 1-800-299-5765 TO PAY BY CHECK OVER THE PHONE 24 HOURS A DAY. HAVE YOUR CHECKBOOK READY WHEN YOU CALL. YOUR ACCOUNT IS CURRENTLY CLOSED.				

*The cash advance limit is a portion of your credit line.

PREVIOUS BALANCE 1,027.60	PAYMENTS / CREDITS 30.00 CR	PURCHASES / DEBITS 30.00	NEW CASH ADVANCES .00	FINANCE CHARGE .00	LATE FEE .00	NEW BALANCE 1,027.60
CLOSING DATE 12-02-09	ANNUAL PERCENTAGE RATE N/A			OVERLIMIT AMOUNT .00	MINIMUM PAYMENT DUE 44.00	

SCHEDULE OF FINANCE CHARGES

	MONTHLY PERIODIC RATE	CORRESPONDING APR	MINIMUM PERIODIC FINANCE CHARGE	BALANCE SUBJECT TO FINANCE CHARGE	PERIODIC RATE FINANCE CHARGE	DAYS IN LAST CYCLE
PURCHASES	0.000 %	0.00 %	.00	.00	.00	30
CASH ADVANCES	0.000 %	0.00 %	.00	.00	.00	

Please see Transaction Description for finance charge information on any promotional balances.

6057 0015 GPG 1 7 1 091202 ED 9363 8006 CTP2 6141

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

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0006141

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PROCESSING CENTER
DES MOINES, IA 50362-0300

ACCOUNT NUMBER 634-570-600	CLOSING DATE 12-02-09
NEW BALANCE 1,027.60	MINIMUM PAYMENT DUE 44.00
	PAYMENT DUE DATE 12-30-09

PLEASE INDICATE
AMOUNT PAID

PLEASE MAKE CHECK PAYABLE TO CITGO
KINDLY RETURN THIS STUB AND WRITE
YOUR ACCOUNT NUMBER ON THE PAYMENT

15

FOR ADDRESS CORRECTION, INDICATE BELOW

0006141 ED 01 0 N 7 336091 1 CC01

GLENN M COX
2994 KODIAK CT
MARIETTA GA 30062-1543

002 0007099634570600 0102760 0004400 0003000 0119

Citi Prod (Cox v. Hannah) 000245

www.citgo.accountonline.com

ACCOUNT NUMBER 634-570-600	TOTAL CREDIT LINE 1,375	CASH ADVANCE LIMIT* 25
	TOTAL AVAILABLE CREDIT 0	CASH AVAILABLE 0

SEND INQUIRIES TO:
CITGO CREDIT CARD CENTER
P.O. BOX 689095
DES MOINES, IA 50368-9095
TELEPHONE: 1-800-756-2484
FAX: 1-515-226-4253

The "ANNUAL PERCENTAGE RATE" includes all transaction and periodic finance charges imposed this billing period on all balances on which finance charges were imposed. If the "ANNUAL PERCENTAGE RATE" is N/A, no finance charges (after adjustments) were imposed this billing period.

Finance charges may be accruing on promotional balances and may be billed to your account under the terms of the promotional offer. Refer to the corresponding APR for the APR that applies to each balance.

TRANS DATE	REFERENCE NUMBER	TRANSACTION LOCATION / DESCRIPTION	INVOICE NUMBER	AMOUNT (CR=CREDIT)
12-04	P919400AJ09A0RB4P	PAYMENT - THANK YOU		30.00 CR
<p>OVERSIGHT IN PUTTING YOUR PAYMENT IN THE MAIL? CALL 1-800-299-5765 TO PAY BY CHECK OVER THE PHONE 24 HOURS A DAY. HAVE YOUR CHECKBOOK READY WHEN YOU CALL. YOUR ACCOUNT IS CURRENTLY CLOSED.</p>				

*The cash advance limit is a portion of your credit line.

PREVIOUS BALANCE 1,027.60	PAYMENTS / CREDITS 30.00 CR	PURCHASES / DEBITS .00	NEW CASH ADVANCES .00	FINANCE CHARGE .00	LATE FEE .00	NEW BALANCE 997.60
CLOSING DATE 01-04-10	ANNUAL PERCENTAGE RATE N/A			OVERLIMIT AMOUNT .00	MINIMUM PAYMENT DUE 36.00	

SCHEDULE OF FINANCE CHARGES

	MONTHLY PERIODIC RATE	CORRESPONDING APR	MINIMUM PERIODIC FINANCE CHARGE	BALANCE SUBJECT TO FINANCE CHARGE	PERIODIC RATE FINANCE CHARGE	DAYS IN LAST CYCLE
PURCHASES	0.000 %	0.00 %	.00	.00	.00	33
CASH ADVANCES	0.000 %	0.00 %		.00	.00	

Please see Transaction Description for finance charge information on any promotional balances.

6057 0013 GPG 1 7 1 100104 ED 9363 8006 CTP2 6176

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PROCESSING CENTER
DES MOINES, IA 50362-0300

ACCOUNT NUMBER 634-570-600	CLOSING DATE 01-04-10
NEW BALANCE 997.60	MINIMUM PAYMENT DUE 36.00
	PAYMENT DUE DATE 02-01-10

PLEASE INDICATE
AMOUNT PAID

PLEASE MAKE CHECK PAYABLE TO CITGO
KINDLY RETURN THIS STUB AND WRITE
YOUR ACCOUNT NUMBER ON THE PAYMENT

15

FOR ADDRESS CORRECTION, INDICATE BELOW

0006176 ED 01 0

N 7 004101 1 CC01

GLENN M COX
2994 KODIAK CT
MARIETTA GA 30062-1543

002 0007099634570600 0099760 0003600 0003000 0113

Citi Prod (Cox v. Hannah) 000246

www.citgo.accountonline.com

ACCOUNT NUMBER 634-570-600	TOTAL CREDIT LINE 1,375	CASH ADVANCE LIMIT* 25
	TOTAL AVAILABLE CREDIT 0	CASH AVAILABLE 0

SEND INQUIRIES TO:
CITGO CREDIT CARD CENTER
P.O. BOX 689095
DES MOINES, IA 50368-9095
TELEPHONE: 1-800-756-2484
FAX: 1-515-226-4253

Payment Information

New Balance \$967.60
Minimum Payment Due \$28.00
Payment Due Date 03/01/2010

Payment must be received by 5:00 PM local time on the payment due date.

Late Payment Warning:

If we do not receive your minimum payment by the date listed above, you may have to pay a \$0.00 late fee.

Minimum Payment Warning:

If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	4 years	\$968
\$27	3 years	\$968 (Savings = \$0)

If you would like information about credit counseling services, call 1-877-337-8188.

We've enhanced your billing statement with a new section titled Payment Information. See section above.

*The cash advance limit is a portion of your credit line.

PREVIOUS BALANCE 997.60	PAYMENTS / CREDITS 30.00 CR	PURCHASES / DEBITS .00	NEW CASH ADVANCES .00	FINANCE CHARGE .00	LATE FEE .00	NEW BALANCE 967.60
CLOSING DATE 02-01-10	ANNUAL PERCENTAGE RATE N/A			OVERLIMIT AMOUNT .00	MINIMUM PAYMENT DUE 28.00	

SCHEDULE OF FINANCE CHARGES

	MONTHLY PERIODIC RATE	CORRESPONDING APR	MINIMUM PERIODIC FINANCE CHARGE	BALANCE SUBJECT TO FINANCE CHARGE	PERIODIC RATE FINANCE CHARGE	DAYS IN LAST CYCLE
PURCHASES	0.000 %	0.00 %	.00	.00	.00	28
CASH ADVANCES	0.000 %	0.00 %	.00	.00	.00	

Please see Transaction Description for finance charge information on any promotional balances.

6057 0013 GPG 1 7 1 100201 ED 9363 8006 CTP2 7158

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

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PROCESSING CENTER
DES MOINES, IA 50362-0300

ACCOUNT NUMBER 634-570-600	CLOSING DATE 02-01-10
NEW BALANCE 967.60	MINIMUM PAYMENT DUE 28.00
	PAYMENT DUE DATE 03-01-10

PLEASE INDICATE AMOUNT PAID

PLEASE MAKE CHECK PAYABLE TO CITGO
KINDLY RETURN THIS STUB AND WRITE
YOUR ACCOUNT NUMBER ON THE PAYMENT

15

FOR ADDRESS CORRECTION, INDICATE BELOW

0007158 ED 01 0 N 7 052101 1 0001

GLENN M COX
2994 KODIAK CT
MARIETTA GA 30062-1543

002 0007099634570600 0096760 0002800 0003000 0116

Citi Prod (Cox v. Hannah) 000247

www.citgo.accountonline.com

ACCOUNT NUMBER 634-570-600	TOTAL CREDIT LINE 1,375	CASH ADVANCE LIMIT* 25
	TOTAL AVAILABLE CREDIT 0	CASH AVAILABLE 0

SEND INQUIRIES TO:
CITGO CREDIT CARD CENTER
P.O. BOX 689095
DES MOINES, IA 50368-9095
TELEPHONE: 1-800-756-2484
FAX: 1-515-226-4253

The "ANNUAL PERCENTAGE RATE" includes all transaction and periodic finance charges imposed this billing period on all balances on which finance charges were imposed. If the "ANNUAL PERCENTAGE RATE" is N/A, no finance charges (after adjustments) were imposed this billing period.

Finance charges may be accruing on promotional balances and may be billed to your account under the terms of the promotional offer. Refer to the corresponding APR for the APR that applies to each balance.

You've likely heard about some changes impacting consumer credit cards as a result of the Credit CARD Act and other regulatory changes. For our valued customers, we believe it is important to understand these changes, most of which go into effect in February 2010. For details, visit www.newcreditcardlaws.citicards.com.

TRANS DATE	REFERENCE NUMBER	TRANSACTION LOCATION / DESCRIPTION	INVOICE NUMBER	AMOUNT (CR=CREDIT)
01-06	P919400QN09A0R6ML	PAYMENT - THANK YOU		30.00 CR
<p>OVERSIGHT IN PUTTING YOUR PAYMENT IN THE MAIL? CALL 1-800-299-5765 TO PAY BY CHECK OVER THE PHONE 24 HOURS A DAY. HAVE YOUR CHECKBOOK READY WHEN YOU CALL.</p> <p>YOUR ACCOUNT IS CURRENTLY CLOSED.</p>				

*The cash advance limit is a portion of your credit line.

6957 0013 GPG 1 7 1 100201 E D

9363 8006 CTP2 7158

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

PLEASE KEEP THIS PORTION FOR YOUR RECORDS

0007158

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CITCONSGPG

Did you know?
There may be a quick (and simple) way
to bring your account up to date.
Your tax refund can help make it happen.

Many customers have resolved overdue amounts by using
their tax refund money. It's simple and convenient.

If you're not expecting a refund, we may have payment options available.

Call today, and together, we'll come up with a solution that is right for you.

1-866-756-8402

www.citgo.accountonline.com

ACCOUNT NUMBER 634-570-600	TOTAL CREDIT LINE 1,375	CASH ADVANCE LIMIT* 25
	TOTAL AVAILABLE CREDIT 0	CASH AVAILABLE 0

SEND INQUIRIES TO:
CITGO CREDIT CARD CENTER
P.O. BOX 689095
DES MOINES, IA 50368-9095
TELEPHONE: 1-800-756-2484
FAX: 1-515-226-4253

Payment Information

New Balance \$967.60
Minimum Payment Due \$50.00
Payment Due Date 04/01/2010

Payment must be received by 5:00 PM local time on the payment due date.

Late Payment Warning:

If we do not receive your minimum payment by the date listed above, you may have to pay a \$0.00 late fee.

Minimum Payment Warning:

If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	4 years	\$968
\$27	3 years	\$968 (Savings = \$0)

If you would like information about credit counseling services, call 1-877-337-8188.

The "ANNUAL PERCENTAGE RATE" includes all transaction and periodic finance charges imposed this billing period on all balances on which finance charges were imposed. If the "ANNUAL PERCENTAGE RATE" is N/A, no finance charges (after adjustments) were imposed this billing period.

*The cash advance limit is a portion of your credit line.

PREVIOUS BALANCE 967.60	PAYMENTS / CREDITS .00	PURCHASES / DEBITS .00	NEW CASH ADVANCES .00	FINANCE CHARGE .00	LATE FEE .00	NEW BALANCE 967.60
CLOSING DATE 03-05-10	ANNUAL PERCENTAGE RATE N/A			OVERLIMIT AMOUNT .00	MINIMUM PAYMENT DUE 50.00	

SCHEDULE OF FINANCE CHARGES

	MONTHLY PERIODIC RATE	CORRESPONDING APR	MINIMUM PERIODIC FINANCE CHARGE	BALANCE SUBJECT TO FINANCE CHARGE	PERIODIC RATE FINANCE CHARGE	DAYS IN LAST CYCLE
PURCHASES	0.000 %	0.00 %	.00	.00	.00	32
CASH ADVANCES	0.000 %	0.00 %		.00	.00	

Please see Transaction Description for finance charge information on any promotional balances.

6057 0018 GEC 1 7 1 100305 ED 9363 8006 CTP2 14599

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

PLEASE KEEP THIS PORTION FOR YOUR RECORDS

0014599

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PROCESSING CENTER
DES MOINES, IA 50362-0300

ACCOUNT NUMBER 634-570-600	CLOSING DATE 03-05-10
NEW BALANCE 967.60	MINIMUM PAYMENT DUE 50.00
	PAYMENT DUE DATE 04-01-10

PLEASE INDICATE
AMOUNT PAID

PLEASE MAKE CHECK PAYABLE TO CITGO
KINDLY RETURN THIS STUB AND WRITE
YOUR ACCOUNT NUMBER ON THE PAYMENT

15

FOR ADDRESS CORRECTION, INDICATE BELOW

0014599 ED 01 40 H 7 064101 1 CC01

GLENN M COX
2994 KODIAK CT
MARIETTA GA 30062-1543

002 0007099634570600 0096760 0005000 0000000 0116

Citi Prod (Cox v. Hannah) 000249

www.citgo.accountonline.com

ACCOUNT NUMBER 634-670-600	TOTAL CREDIT LINE 1,375	CASH ADVANCE LIMIT* 25
	TOTAL AVAILABLE CREDIT 0	CASH AVAILABLE 0

SEND INQUIRIES TO:
CITGO CREDIT CARD CENTER
P.O. BOX 689095
DES MOINES, IA 50368-9095
TELEPHONE: 1-800-756-2484
FAX: 1-515-226-4253

Finance charges may be accruing on promotional balances and may be billed to your account under the terms of the promotional offer. Refer to the corresponding APR for the APR that applies to each balance.

TRANS DATE	REFERENCE NUMBER	TRANSACTION LOCATION / DESCRIPTION	INVOICE NUMBER	AMOUNT (CR=CREDIT)
OVERSIGHT IN PUTTING YOUR PAYMENT IN THE MAIL? CALL 1-800-299-5765 TO PAY BY CHECK OVER THE PHONE 24 HOURS A DAY. HAVE YOUR CHECKBOOK READY WHEN YOU CALL. YOUR ACCOUNT IS CURRENTLY CLOSED.				
You've likely heard about some changes impacting consumer credit cards as a result of the Credit CARD Act and other regulatory changes. For our valued customers, we believe it is important to understand these changes, most of which go into effect in February 2010. For details, visit www.newcreditcardlaws.citicards.com .				

*The cash advance limit is a portion of your credit line.

6057 0018 GPG 1 7 1 100305 E D

9363 8066 CTP2

14599

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

PLEASE KEEP THIS PORTION FOR YOUR RECORDS

0014599

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CITCONSGPG

Protect your credit rating!

Your account is at risk of being reported as **past due** to one or all three of the major credit reporting agencies. A negative incident on your credit report may damage your credit rating depending on your overall credit health. This may affect your ability to purchase things you need or get additional credit in the future. **We want to help you avoid this.**

We have a **number of solutions** to help you through the financial difficulty you may be experiencing, **but we must hear from you.**

Call us today at **1-866-676-5209**

We're available to you **7 days a week.**

Monday-Thursday **6:30 a.m.-11:00 p.m. CT.** • Friday **6:30 a.m.-9 p.m. CT**
Saturday and Sunday **8:00 a.m.-5:00 p.m. CT**

www.citgo.accountonline.com

ACCOUNT NUMBER 634-570-600	TOTAL CREDIT LINE 1,375	CASH ADVANCE LIMIT* 25
	TOTAL AVAILABLE CREDIT 0	CASH AVAILABLE 0

SEND INQUIRIES TO:
CITGO CREDIT CARD CENTER
P.O. BOX 689095
DES MOINES, IA 50368-9095
TELEPHONE: 1-800-756-2484
FAX: 1-515-226-4253

Payment Information

New Balance \$900.20
Minimum Payment Due \$31.61
Payment Due Date 05/01/2010

Payment must be received by 5:00 PM local time on the payment due date.

Late Payment Warning:

If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$39.00.

Minimum Payment Warning:

If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about..	And you will end up paying an estimated total of...
Only the minimum payment	13 years	\$2,550
\$38	3 years	\$1,358 (Savings = \$1,192)

If you would like information about credit counseling services, call 1-877-337-8187.

The "ANNUAL PERCENTAGE RATE" includes all transaction and periodic finance charges imposed this billing period on all balances on which finance charges were imposed. If the "ANNUAL PERCENTAGE RATE" is N/A, no finance charges (after adjustments) were imposed this billing period.

*The cash advance limit is a portion of your credit line.

PREVIOUS BALANCE 967.60	PAYMENTS / CREDITS 90.00 CR	PURCHASES / DEBITS .00	NEW CASH ADVANCES .00	FINANCE CHARGE 22.60	LATE FEE .00	NEW BALANCE 900.20
CLOSING DATE 04-04-10	ANNUAL PERCENTAGE RATE 28.99 %			OVERLIMIT AMOUNT .00	MINIMUM PAYMENT DUE 31.61	

SCHEDULE OF FINANCE CHARGES

	DAILY PERIODIC RATE	CORRESPONDING APR	MINIMUM PERIODIC FINANCE CHARGE	BALANCE SUBJECT TO FINANCE CHARGE	PERIODIC RATE FINANCE CHARGE	DAYS IN LAST CYCLE
PURCHASES	.07942 %	28.99 %	.00	948.69	22.60	30
CASH ADVANCES	.07942 %	28.99 %	.00	.00	.00	

Please see Transaction Description for finance charge information on any promotional balances.

6057 0014 GPG 1 7 1 100404 E 9363 8006 CTP2 6980

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

PLEASE KEEP THIS PORTION FOR YOUR RECORDS

0006980

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PROCESSING CENTER
DES MOINES, IA 50362-0300

ACCOUNT NUMBER 634-570-600	CLOSING DATE 04-04-10
NEW BALANCE 900.20	MINIMUM PAYMENT DUE 31.61
	PAYMENT DUE DATE 05-01-10

PLEASE INDICATE AMOUNT PAID

PLEASE MAKE CHECK PAYABLE TO: CITGO
KINDLY RETURN THIS STUB AND WRITE
YOUR ACCOUNT NUMBER ON THE PAYMENT

15

FOR ADDRESS CORRECTION, INDICATE BELOW

0006980 E 01 0 N 7 094101 1 CC01

GLENN M COX
2994 KODIAK CT
MARIETTA GA 30062-1543

002 0007099634570600 0090020 0003161 0009000 0118

Citi Prod (Cox v. Hannah) 000251

www.citgo.accountonline.com

ACCOUNT NUMBER 634-570-800	TOTAL CREDIT LINE 1,375	CASH ADVANCE LIMIT* 25
	TOTAL AVAILABLE CREDIT 0	CASH AVAILABLE 0

SEND INQUIRIES TO:
CITGO CREDIT CARD CENTER
P.O. BOX 689085
DES MOINES, IA 50368-9085
TELEPHONE: 1-800-756-2484
FAX: 1-515-226-4253

Finance charges may be accruing on promotional balances and may be billed to your account under the terms of the promotional offer. Refer to the corresponding APR for the APR that applies to each balance.

TRANS DATE	REFERENCE NUMBER	TRANSACTION LOCATION / DESCRIPTION	INVOICE NUMBER	AMOUNT (CR=CREDIT)
03-23	P919400F209A0R43K	PAYMENT - THANK YOU		60.00 CR
04-01	P919400FB09A0R7YR	PAYMENT - THANK YOU		30.00 CR
YOUR ACCOUNT IS CURRENTLY CLOSED.				

You've likely heard about some changes impacting consumer credit cards as a result of the Credit CARD Act and other regulatory changes. For our valued customers, we believe it is important to understand these changes, most of which went into effect in February 2010. For details, visit www.newcreditcardlaws.citicards.com.

*The cash advance limit is a portion of your credit line.

6057 0014 GPG 1 7 1 100404 E 9363 8006 CTP2 6980

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

PLEASE KEEP THIS PORTION FOR YOUR RECORDS

0008980

Page 2 of 2

CITCONSGPG

www.citgo.accountonline.com

ACCOUNT NUMBER 634-570-600	TOTAL CREDIT LINE 1,375	CASH ADVANCE LIMIT 25
	TOTAL AVAILABLE CREDIT 0	CASH AVAILABLE 0

SEND INQUIRIES TO:
CITGO CREDIT CARD CENTER
P.O. BOX 689095
DES MOINES, IA 50368-9095
TELEPHONE: 1-800-756-2484
FAX: 1-515-226-4253

Payment Information

New Balance \$869.35
Minimum Payment Due \$30.45
Payment Due Date 06/01/2010

Payment must be received by 5:00 PM local time on the payment due date.

Late Payment Warning:

If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$39.00.

Minimum Payment Warning:

If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	13 years	\$2,446
\$36	3 years	\$1,311 (Savings = \$1,135)

If you would like information about credit counseling services, call 1-877-337-8187.

The "ANNUAL PERCENTAGE RATE" includes all transaction and periodic finance charges imposed this billing period on all balances on which finance charges were imposed. If the "ANNUAL PERCENTAGE RATE" is N/A, no finance charges (after adjustments) were imposed this billing period.

*The cash advance limit is a portion of your credit line.

PREVIOUS BALANCE 900.20	PAYMENTS / CREDITS 30.00 CR	PURCHASES / DEBITS .00	NEW CASH ADVANCES .00	FINANCE CHARGE .85 CR	LATE FEE .00	NEW BALANCE 869.35
CLOSING DATE 05-05-10	ANNUAL PERCENTAGE RATE N/A			OVERLIMIT AMOUNT .00	MINIMUM PAYMENT DUE 30.45	

SCHEDULE OF FINANCE CHARGES

	DAILY PERIODIC RATE	CORRESPONDING APR	MINIMUM PERIODIC FINANCE CHARGE	BALANCE SUBJECT TO FINANCE CHARGE	PERIODIC RATE FINANCE CHARGE	DAYS IN LAST CYCLE
PURCHASES	.07942 %	28.99 %	.00	863.28	21.75	31
CASH ADVANCES	.07942 %	28.99 %	.00	.00	.00	

Please see Transaction Description for finance charge information on any promotional balances.

6057 0033 GPG 1 7 1 100505 E 9363 8006 CTP2 6896

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

PLEASE KEEP THIS PORTION FOR YOUR RECORDS

0006896

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CITCONSGPG



PROCESSING CENTER
DES MOINES, IA 50362-0300

ACCOUNT NUMBER 634-570-600	CLOSING DATE 05-05-10
NEW BALANCE 869.35	MINIMUM PAYMENT DUE 30.45
	PAYMENT DUE DATE 06-01-10

PLEASE INDICATE
AMOUNT PAID

PLEASE MAKE CHECK PAYABLE TO CITGO
KINDLY RETURN THIS STUB AND WRITE
YOUR ACCOUNT NUMBER ON THE PAYMENT

15

FOR ADDRESS CORRECTION, INDICATE BELOW

0006896 E 01 0

N 7 125101 1 CC01

GLENN M COX
2994 KODIAK CT
MARIETTA GA 30062-1543

002 0007099634570600 0086935 0003045 0003000 0118

Citi Prod (Cox v. Hannah) 000253

www.citgo.accountonline.com

ACCOUNT NUMBER 634-570-600	TOTAL CREDIT LINE 1,375	CASH ADVANCE LIMIT* 25
	TOTAL AVAILABLE CREDIT 0	CASH AVAILABLE 0

SEND INQUIRIES TO:
CITGO CREDIT CARD CENTER
P.O. BOX 689095
DES MOINES, IA 50368-9095
TELEPHONE: 1-800-756-2484
FAX: 1-515-226-4253

Finance charges may be accruing on promotional balances and may be billed to your account under the terms of the promotional offer. Refer to the corresponding APR for the APR that applies to each balance.

TRANS DATE	REFERENCE NUMBER	TRANSACTION LOCATION / DESCRIPTION	INVOICE NUMBER	AMOUNT (CR=CREDIT)
05-01	P919400GA09A0RBYR	PAYMENT - THANK YOU		30.00 CR
04-05	F936300FG000DM096	*INTEREST ADJUSTMENT*		22.60 CR
YOUR ACCOUNT IS CURRENTLY CLOSED.				

*The cash advance limit is a portion of your credit line.

6057 0013 GPG 1 7 1 100505 E

9363 8006 CTP2

6896

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

PLEASE KEEP THIS PORTION FOR YOUR RECORDS

Page 2 of 2

CITCONSGPG

0006896

www.citgo.accountonline.com

ACCOUNT NUMBER 634-570-600	TOTAL CREDIT LINE 1,375	CASH ADVANCE LIMIT* 25
	TOTAL AVAILABLE CREDIT 0	CASH AVAILABLE 0

SEND INQUIRIES TO:
CITGO CREDIT CARD CENTER
P.O. BOX 889095
DES MOINES, IA 50388-9095
TELEPHONE: 1-800-756-2484
FAX: 1-515-226-4253

Payment Information

New Balance \$817.60
Minimum Payment Due \$30.00
Payment Due Date 07/01/2010

Payment must be received by 5:00 PM local time on the payment due date.

Late Payment Warning:

If we do not receive your minimum payment by the date listed above, you may have to pay a \$0.00 late fee.

Minimum Payment Warning:

If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	2 years	\$818

If you would like information about credit counseling services, call 1-877-337-8187.

The "ANNUAL PERCENTAGE RATE" includes all transaction and periodic finance charges imposed this billing period on all balances on which finance charges were imposed. If the "ANNUAL PERCENTAGE RATE" is N/A, no finance charges (after adjustments) were imposed this billing period.

*The cash advance limit is a portion of your credit line.

PREVIOUS BALANCE 869.35	PAYMENTS / CREDITS 30.00 CR	PURCHASES / DEBITS .00	NEW CASH ADVANCES .00	FINANCE CHARGE 21.75 CR	LATE FEE .00	NEW BALANCE 817.60
CLOSING DATE 06-04-10	ANNUAL PERCENTAGE RATE N/A			OVERLIMIT AMOUNT .00	MINIMUM PAYMENT DUE 30.00	

SCHEDULE OF FINANCE CHARGES

	DAILY PERIODIC RATE	CORRESPONDING APR	MINIMUM PERIODIC FINANCE CHARGE	BALANCE SUBJECT TO FINANCE CHARGE	PERIODIC RATE FINANCE CHARGE	DAYS IN LAST CYCLE
PURCHASES	.00000 %	0.00 %	.00	.00	.00	30
CASH ADVANCES	.00000 %	0.00 %	.00	.00	.00	

Please see Transaction Description for finance charge information on any promotional balances.

6057 0018 GPG 1 7 1 100604 E 9363 8006 CTP2 13268

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

PLEASE KEEP THIS PORTION FOR YOUR RECORDS

0013268

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CITCONS GPG



PROCESSING CENTER
DES MOINES, IA 50362-0300

ACCOUNT NUMBER 634-570-600	CLOSING DATE 06-04-10
NEW BALANCE 817.60	MINIMUM PAYMENT DUE 30.00
	PAYMENT DUE DATE 07-01-10

PLEASE INDICATE AMOUNT PAID

PLEASE MAKE CHECK PAYABLE TO CITGO
KINDLY RETURN THIS STUB AND WRITE
YOUR ACCOUNT NUMBER ON THE PAYMENT

15

FOR ADDRESS CORRECTION, INDICATE BELOW

0013268 E 01 0 N 7 155101 1 CC01

GLENN M COX
2994 KODIAK CT
MARIETTA GA 30062-1543

002 0007099634570600 0081760 0003000 0003000 0114

Citi Prod (Cox v. Hannah) 000255

www.citgo.accountonline.com

ACCOUNT NUMBER 634-570-600	TOTAL CREDIT LINE 1,375	CASH ADVANCE LIMIT* 25
	TOTAL AVAILABLE CREDIT 0	CASH AVAILABLE 0

SEND INQUIRIES TO:
CITGO CREDIT CARD CENTER
P.O. BOX 689095
DES MOINES, IA 50368-9095
TELEPHONE: 1-800-756-2484
FAX: 1-515-226-4253

Finance charges may be accruing on promotional balances
and may be billed to your account under the terms of the
promotional offer. Refer to the corresponding APR for
the APR that applies to each balance.

TRANS DATE	REFERENCE NUMBER	TRANSACTION LOCATION / DESCRIPTION	INVOICE NUMBER	AMOUNT (CR=CREDIT)
06-01	P919400H909A0R7H1	PAYMENT - THANK YOU		30.00 CR
05-06	F936300GE000DM126	*INTEREST ADJUSTMENT*		21.75 CR
YOUR ACCOUNT IS CURRENTLY CLOSED.				

*The cash advance limit is a portion of your credit line.

6057 0018 GPG 1 7 1 100604 E 9363 6006 CTP2 13268

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

PLEASE KEEP THIS PORTION FOR YOUR RECORDS

0013268

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CITCONSGPG

Account Statement

Send Notice of Billing Errors and Customer Service Inquiries to:
CITGO PLUS CARD
PO BOX 8401, SIOUX FALLS, SD 57117



Customer Service:
citgo.accountonline.com
Account Inquiries:
1-800-756-2484

Account Number: 634 570 600

Summary of Account Activity

Previous Balance	\$817.60
Payments	-\$30.00
Other Credits	-\$0.00
Purchases	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$0.00
Interest Charged	+\$0.00
New Balance	\$787.60
Past Due Amount	\$0.00

Payment Information

Mailed payments must be received by 5:00 PM at the address for payments by the payment due date.

New Balance	\$787.60
Minimum Payment Due	\$30.00
Payment Due Date	August 01, 2010

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a \$0.00 late fee.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	2 years	\$788

If you would like information about credit counseling services, call 1-877-337-8187.

Credit Limit	\$0.00
Available Credit	\$0.00
Statement Closing Date	07/05/2010
Next Statement Closing Date	08/05/2010
Days in Billing Cycle	31

TRANSACTIONS

Trans Date	Description	Reference #	Invoice #	Amount
07/01	PAYMENT - THANK YOU	P919400J609A0R8W4		\$ 30.00-

FEES

TOTAL FEES FOR THIS PERIOD	\$ 0.00
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INTEREST CHARGED

TOTAL INTEREST FOR THIS PERIOD	\$ 0.00
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For free, 24 hour access to your CITGO credit card account, just log on! Registration is quick, easy and secure. Just visit www.citgo.accountonline.com to sign up today!

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Page 1 of 4

This Account is issued by Citibank (South Dakota), N.A.

↑ Please detach this portion and return with your payment to insure proper credit. Retain upper portion for your records. ↑



Make Checks Payable to:
CITGO PLUS CARD

Your Account Number	Payment Due Date	New Balance	Past Due Amount	Minimum Payment Due	Amount Enclosed
634 570 600	August 1, 2010	\$787.60	\$0.00	\$30.00	\$



SAVE STAMPS, TIME... AND TREES!

Visit Account Online and register now for Online Bill Pay, Paperless Statements and More.

002 0007099634570600 0078760 0003000 0003000 0110

004328

KBAVCT1 2 7/5/10 4328 8

GLENN M COX
2994 KODIAK CT
MARIETTA, GA 30062-1543

CITGO PLUS CARD
PROCESSING CENTER
DES MOINES IA 50362-0300



Print address changes above in blue or black ink.

Citi Prod (Cox v. Hannah) 000257

Information About Your Account.

How to Avoid Paying Interest on Purchases. Your payment due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your New Balance by the payment due date each month. This is called a grace period on purchases. If you do not pay the New Balance in full by the payment due date, you will not get a grace period on purchases until you pay the New Balance in full for two billing cycles in a row. We will begin charging interest on cash advances (if available on your account) on the transaction date.

If you have a balance subject to a deferred interest or 0% APR promotion, that balance is excluded, except for a deferred interest or 0% APR balance in a billing cycle in which the promotion expires before the payment due date, (the "excluded promotional balances") from the amount you must pay in full to get a grace period except for any separately required payment on that balance. In billing cycles in which payments are allocated to deferred interest balances first, the deferred interest balance will be reduced before any other balance on the account. However, you will continue to get a grace period on purchases so long as you pay the New Balance less any excluded promotional balances in full by the payment due date each billing cycle.

In addition, certain promotional offers may take away the grace period on purchases. Other promotional offers not described above may also allow you to have a grace period on purchases without having to pay all or a portion of the promotional balance by the payment due date. If either is the case, the promotional offer will describe what happens.

How We Calculate Your Balance Subject to Interest Rate. For each balance, the letter following the Annual Percentage Rate in the Interest Charge Calculation section on the front of the statement indicates the method we use to calculate interest charges. For Methods D and M, we use a daily balance method (including current transactions) to calculate interest charges. To find out more information about the balance computation method that applies to your account and how the resulting interest charges were determined, contact us at the Account Inquiries number on the front.

Rates. Variable APRs will vary with the market based on the Prime Rate.

Minimum Interest Charge. If you are charged interest, the charge will be no less than \$2.00.

Membership Fee. To avoid paying this fee, notify us that you are closing your account within 30 days of the mailing or delivery date of the statement on which the fee is billed.

If Your Account is Subject To The Penalty APR, How Long Will The Penalty APR Apply? The Penalty APR will apply until you make 12 consecutive minimum payments on time and do not go over your credit limit or make a payment that is returned or do any of these things on another account that you have with us during that time period. The Penalty APR may end sooner in accordance with your card agreement, or if required by applicable law.

Credit Reporting Disputes. If you think we reported inaccurate information to a credit bureau write us at the Customer Service address shown on the front.

Report a Lost or Stolen Card Immediately. Call the Account Inquiries number shown on the front.

What To Do If You Think You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at the Billing Errors address shown on the front.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.

If you send an eligible check with this payment coupon, you authorize us to complete your payment by electronic debit. If we do, the checking account will be debited in the amount on the check. We may do this as soon as the day we receive the check. Also, the check will be destroyed.

Copy Fee. We charge \$5 for each copy of a billing statement that dates back 3 months or more. We add the fee to the regular purchase balance. We waive the fee if your request for the copy relates to a billing error or disputed purchase.

Payment Options Other Than Regular Mail.

- **Online Payments.** Visit the web address on the front and sign up for online payments. Enrollment may take a few days. If we receive your request to make an online payment by 5 p.m. Eastern time, we will credit your payment as of that day. If we receive your request to make an online payment after that time, we will credit your payment as of the next day. For security reasons, you may be unable to pay your entire New Balance with your first online payment.
- **Pay by Phone Service.** You may use this service any time to make a payment by phone. You will be charged \$14.95 if a representative of ours helps expedite your payment. Call by 5 p.m. Eastern time to have your payment credited as of that day. If you call after that time, your payment will be credited as of the next day. We may process your payment electronically after we verify your identity.

- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights if You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at the Billing Errors address shown on the front.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Important Payment Instructions.

Crediting Payments. If we receive your payment in proper form at our processing facility by 5 p.m. local time there, it will be credited as of that day. A payment received there in proper form after that time will be credited as of the next day. Allow 5 to 7 days for payments by regular mail to reach us. There may be a delay of up to 5 days in crediting a payment we receive that is not in proper form or is not sent to the correct address. The correct address for regular mail is the address on the front of the payment coupon. If you wish to send a payment by express courier, you must call us for the correct address at the Account Inquiries number shown on the front.

Proper Form. For a payment sent by mail or courier to be in proper form, you must:

- **Enclose** a valid check or money order. No cash, gift cards, or foreign currency please.
- **Include** your name and account number on the front of your check or money order.

Oil Consumer & Oil PL Hybrid 03/10

Oil Consumer & Oil PL Hybrid 03/10

Account: **** * 0600

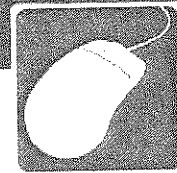
2010 Totals Year-to-Date	
Total Fees Charged in 2010	\$0.00
Total Interest Charged in 2010	\$0.00

INTEREST CHARGE CALCULATION		Your Annual Percentage Rate (APR) is the annual interest rate on your account.	
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES			
Standard	0.00% (D)	\$0.00	\$0.00
CASH ADVANCES			
Standard	0.00% (D)	\$0.00	\$0.00

Pay Your Bill Online...Anytime!

It's quick, convenient and safe.

- Schedule your payments in advance.
- If your payment is received by 5 p.m. ET, it will be credited the same day!



It's Fast & Secure

1. Sign on or register at www.citgo.accountonline.com
2. Select "Payments" tab
3. Choose "Make a Payment"

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- 1 Monthly account activity—payments, credits, fees and interest charges
- 2 Payment Information—your balance, minimum payment and payment due date
- 3 Payment estimator—provides an estimate of the time it will take to pay off your account balance when just making the minimum payment and how much to pay each month to pay off your balance in 36 months
- 4 Year-to-date summary of fees and interest

For more details about these changes, please visit us on-line at the web address found on this statement.

Account Statement

Send Notice of Billing Errors and Customer Service Inquiries to:
CITGO PLUS CARD
PO BOX 6401, SIOUX FALLS, SD 57117



Customer Service:
citgo.accountonline.com
Account Inquiries:
1-800-756-2484

Account Number: 634 570 600

Summary of Account Activity

Previous Balance	\$787.60
Payments	-\$30.00
Other Credits	-\$0.00
Purchases	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$0.00
Interest Charged	+\$0.00
New Balance	\$757.60
Past Due Amount	\$0.00

Payment Information

Mailed payments must be received by 5:00 PM at the address for payments by the payment due date.

New Balance	\$757.60
Minimum Payment Due	\$30.00
Payment Due Date	September 01, 2010

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a \$0.00 late fee.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	2 years	\$758

If you would like information about credit counseling services, call 1-877-337-8187.

Credit Limit	\$0.00
Available Credit	\$0.00
Statement Closing Date	08/05/2010
Next Statement Closing Date	09/03/2010
Days in Billing Cycle	31

Do not forget! You can request additional CITGO Plus cards at no charge for family and household members. Simply call 1-800-756-2484.

NOTICE OF CLASS-ACTION SETTLEMENT. THIS NOTICE MAY AFFECT YOUR RIGHTS. PLEASE READ IT CAREFULLY. A settlement has been reached in a class action alleging that Citibank (South Dakota), N.A. increased periodic rates due to delinquency or default without prior notice. You may be a member of the settlement class. To obtain information regarding the settlement, please go to <http://www.casencosacv06571.com>

TRANSACTIONS

Trans Date	Description	Reference #	Invoice #	Amount
08/02	PAYMENT - THANK YOU	P819400K609A0TJ6V		\$ 30.00-

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Page 1 of 4

This Account is Issued by Citibank (South Dakota), N.A.

↑ Please detach this portion and return with your payment to insure proper credit. Retain upper portion for your records.↑



Make Checks Payable to:
CITGO PLUS CARD

Your Account Number	Payment Due Date	New Balance	Past Due Amount	Minimum Payment Due	Amount Enclosed
634 570 600	September 1, 2010	\$757.60	\$0.00	\$30.00	\$



SAVE STAMPS, TIME... AND TREES!

Visit Account Online and register now for Online Bill Pay, Paperless Statements and More.

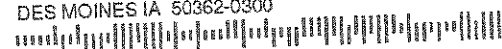
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GLENN M COX
2994 KODIAK CT
MARIETTA, GA 30062-1543

CITGO PLUS CARD
PROCESSING CENTER
DES MOINES IA 50362-0300



Print address changes above in blue or black ink.

Citi Prod (Cox v. Hannah) 000261

Information About Your Account.

How to Avoid Paying Interest on Purchases. Your payment due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your New Balance by the payment due date each month. This is called a grace period on purchases. If you do not pay the New Balance in full by the payment due date, you will not get a grace period on purchases until you pay the New Balance in full for two billing cycles in a row. We will begin charging interest on cash advances (if available on your account) on the transaction date.

If you have a balance subject to a deferred interest or 0% APR promotion, that balance is excluded, except for a deferred interest or 0% APR balance in a billing cycle in which the promotion expires before the payment due date, (the "excluded promotional balances") from the amount you must pay in full to get a grace period except for any separately required payment on that balance. In billing cycles in which payments are allocated to deferred interest balances first, the deferred interest balance will be reduced before any other balance on the account. However, you will continue to get a grace period on purchases so long as you pay the New Balance less any excluded promotional balances in full by the payment due date each billing cycle.

In addition, certain promotional offers may take away the grace period on purchases. Other promotional offers not described above may also allow you to have a grace period on purchases without having to pay all or a portion of the promotional balance by the payment due date. If either is the case, the promotional offer will describe what happens.

How We Calculate Your Balance Subject to Interest Rate. For each balance, the letter following the Annual Percentage Rate in the Interest Charge Calculation section on the front of the statement indicates the method we use to calculate interest charges. For Methods D and M, we use a daily balance method (including current transactions) to calculate interest charges. To find out more information about the balance computation method that applies to your account and how the resulting interest charges were determined, contact us at the Account Inquiries number on the front.

Rates. Variable APRs will vary with the market based on the Prime Rate.

Minimum Interest Charge. If you are charged interest, the charge will be no less than \$2.00.

Membership Fee. To avoid paying this fee, notify us that you are closing your account within 30 days of the mailing or delivery date of the statement on which the fee is billed.

If Your Account Is Subject To The Penalty APR, How Long Will The Penalty APR Apply?

The Penalty APR will apply until you make 12 consecutive minimum payments on time and do not go over your credit limit or make a payment that is returned or do any of these things on another account that you have with us during that time period. The Penalty APR may end sooner in accordance with your card agreement, or if required by applicable law.

Credit Reporting Disputes. If you think we reported inaccurate information to a credit bureau write us at the Customer Service address shown on the front.

Report a Lost or Stolen Card Immediately. Call the Account Inquiries number shown on the front.

What To Do if You Think You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at the Billing Errors address shown on the front.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.

- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights if You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at the Billing Errors address shown on the front.

While we investigate, the same rules apply to the disputed amount as discussed above.

After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Important Payment Instructions.

Crediting Payments. If we receive your payment in proper form at our processing facility by 5 p.m. local time there, it will be credited as of that day. A payment received there in proper form after that time will be credited as of the next day. Allow 5 to 7 days for payments by regular mail to reach us. There may be a delay of up to 5 days in crediting a payment we receive that is not in proper form or is not sent to the correct address. The correct address for regular mail is the address on the front of the payment coupon. If you wish to send a payment by express courier, you must call us for the correct address at the Account Inquiries number shown on the front.

Proper Form. For a payment sent by mail or courier to be in proper form, you must:

- Enclose a valid check or money order. No cash, gift cards, or foreign currency please.
- Include your name and account number on the front of your check or money order.

Oil Consumer & Oil PL Hybrid 03/10

If you send an eligible check with this payment coupon, you authorize us to complete your payment by electronic debit. If we do, the checking account will be debited in the amount on the check. We may do this as soon as the day we receive the check. Also, the check will be destroyed.

Copy Fee. We charge \$5 for each copy of a billing statement that dates back 3 months or more. We add the fee to the regular purchase balance. We waive the fee if your request for the copy relates to a billing error or disputed purchase.

Payment Options Other Than Regular Mail.

- **Online Payments.** Visit the web address on the front and sign up for online payments. Enrollment may take a few days. If we receive your request to make an online payment by 5 p.m. Eastern time, we will credit your payment as of that day. If we receive your request to make an online payment after that time, we will credit your payment as of the next day. For security reasons, you may be unable to pay your entire New Balance with your first online payment.
- **Pay by Phone Service.** You may use this service any time to make a payment by phone. You will be charged \$14.95 if a representative of ours helps expedite your payment. Call by 5 p.m. Eastern time to have your payment credited as of that day. If you call after that time, your payment will be credited as of the next day. We may process your payment electronically after we verify your identity.

Oil Consumer & Oil PL Hybrid 03/10

Account: **** * 0600

TRANSACTIONS (cont.)

Trans Date	Description	Reference #	Invoice #	Amount
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FEES

TOTAL FEES FOR THIS PERIOD

\$ 0.00

INTEREST CHARGED

TOTAL INTEREST FOR THIS PERIOD

\$ 0.00

2010 Totals Year-to-Date

Total Fees Charged in 2010	\$0.00
Total Interest Charged in 2010	\$0.00

INTEREST CHARGE CALCULATION

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES			
Standard	0.00% (D)	\$0.00	\$0.00
CASH ADVANCES			
Standard	0.00% (D)	\$0.00	\$0.00

18001617006540002
NNNN-NNNY-NNNN-NNNN

Account: **** * 0600



Customer Service:
citgo.accountonline.com
Account Inquiries:
1-800-756-2484

Account Statement

Send Notice of Billing Errors and Customer Service Inquiries to:
CITGO PLUS CARD
PO BOX 6401, SIOUX FALLS, SD 57117

Account Number: 634 570 600

Summary of Account Activity

Previous Balance	\$757.60
Payments	-\$30.00
Other Credits	-\$0.00
Purchases	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$0.00
Interest Charged	+\$0.00
New Balance	\$727.60
Past Due Amount	\$0.00

Payment Information

Mailed payments must be received by 5:00 PM at the address for payments by the payment due date.

New Balance	\$727.60
Minimum Payment Due	\$30.00
Payment Due Date	October 01, 2010

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a \$0.00 late fee.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	2 years	\$728

If you would like information about credit counseling services, call 1-877-337-8187.

Credit Limit	\$0.00
Available Credit	\$0.00
Statement Closing Date	09/03/2010
Next Statement Closing Date	10/05/2010
Days in Billing Cycle	29

TRANSACTIONS

Trans Date	Description	Reference #	Invoice #	Amount
09/01	PAYMENT - THANK YOU	P919400L408A0R829		\$ 30.00-

FEES

TOTAL FEES FOR THIS PERIOD

\$ 0.00

INTEREST CHARGED

TOTAL INTEREST FOR THIS PERIOD

\$ 0.00

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Page 1 of 4

This Account is issued by Citibank (South Dakota), N.A.

↑ Please detach this portion and return with your payment to insure proper credit. Retain upper portion for your records. ↑



Make Checks Payable to:
CITGO PLUS CARD

Your Account Number	Payment Due Date	New Balance	Past Due Amount	Minimum Payment Due	Amount Enclosed
634 570 600	October 1, 2010	\$727.60	\$0.00	\$30.00	\$



SAVE STAMPS, TIME... AND TREES!

Visit Account Online and register now for Online Bill Pay, Paperless Statements and More.

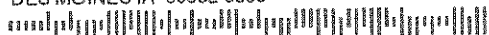
002 0007099634570600 0072760 0003000 0003000 0113



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GLENN M COX
2994 KODIAK CT
MARIETTA, GA 30062-1543

CITGO PLUS CARD
PROCESSING CENTER
DES MOINES IA 50362-0300



Information About Your Account.

How to Avoid Paying Interest on Purchases. Your payment due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your New Balance by the payment due date each month. This is called a grace period on purchases. If you do not pay the New Balance in full by the payment due date, you will not get a grace period on purchases until you pay the New Balance in full for two billing cycles in a row. We will begin charging interest on cash advances (if available on your account) on the transaction date.

If you have a balance subject to a deferred interest or 0% APR promotion, that balance is excluded, except for a deferred interest or 0% APR balance in a billing cycle in which the promotion expires before the payment due date, (the "excluded promotional balances") from the amount you must pay in full to get a grace period except for any separately required payment on that balance. In billing cycles in which payments are allocated to deferred interest balances first, the deferred interest balance will be reduced before any other balance on the account. However, you will continue to get a grace period on purchases so long as you pay the New Balance less any excluded promotional balances in full by the payment due date each billing cycle.

In addition, certain promotional offers may take away the grace period on purchases. Other promotional offers not described above may also allow you to have a grace period on purchases without having to pay all or a portion of the promotional balance by the payment due date. If either is the case, the promotional offer will describe what happens.

How We Calculate Your Balance Subject to Interest Rate. For each balance, the letter following the Annual Percentage Rate in the Interest Charge Calculation section on the front of the statement indicates the method we use to calculate interest charges. For Methods D and M, we use a daily balance method (including current transactions) to calculate interest charges. To find out more information about the balance computation method that applies to your account and how the resulting interest charges were determined, contact us at the Account Inquiries number on the front.

Rates. Variable APRs will vary with the market based on the Prime Rate.

Minimum Interest Charge. If you are charged interest, the charge will be no less than \$2.00.

Membership Fee. To avoid paying this fee, notify us that you are closing your account within 30 days of the mailing or delivery date of the statement on which the fee is billed.

If Your Account Is Subject To The Penalty APR, How Long Will The Penalty APR Apply?

The Penalty APR will apply until you make 12 consecutive minimum payments on time and do not go over your credit limit or make a payment that is returned or do any of these things on another account that you have with us during that time period. The Penalty APR may end sooner in accordance with your card agreement, or if required by applicable law.

Credit Reporting Disputes. If you think we reported inaccurate information to a credit bureau write us at the Customer Service address shown on the front.

Report a Lost or Stolen Card Immediately. Call the Account Inquiries number shown on the front.

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- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

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1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at the Billing Errors address shown on the front.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Important Payment Instructions.

Crediting Payments. If we receive your payment in proper form at our processing facility by 5 p.m. local time there, it will be credited as of that day. A payment received there in proper form after that time will be credited as of the next day. Allow 5 to 7 days for payments by regular mail to reach us. There may be a delay of up to 5 days in crediting a payment we receive that is not in proper form or is not sent to the correct address. The correct address for regular mail is the address on the front of the payment coupon. If you wish to send a payment by express courier, you must call us for the correct address at the Account Inquiries number shown on the front.

Proper Form. For a payment sent by mail or courier to be in proper form, you must:

- **Enclose** a valid check or money order. No cash, gift cards, or foreign currency please.
- **Include** your name and account number on the front of your check or money order.

Oil Consumer & Oil PL Hybrid 03/10

If you send an eligible check with this payment coupon, you authorize us to complete your payment by electronic debit. If we do, the checking account will be debited in the amount on the check. We may do this as soon as the day we receive the check. Also, the check will be destroyed.

Copy Fee. We charge \$5 for each copy of a billing statement that dates back 3 months or more. We add the fee to the regular purchase balance. We waive the fee if your request for the copy relates to a billing error or disputed purchase.

Payment Options Other Than Regular Mail.

- **Online Payments.** Visit the web address on the front and sign up for online payments. Enrollment may take a few days. If we receive your request to make an online payment by 5 p.m. Eastern time, we will credit your payment as of that day. If we receive your request to make an online payment after that time, we will credit your payment as of the next day. For security reasons, you may be unable to pay your entire New Balance with your first online payment.
- **Pay by Phone Service.** You may use this service any time to make a payment by phone. You will be charged \$14.95 if a representative of ours helps expedite your payment. Call by 5 p.m. Eastern time to have your payment credited as of that day. If you call after that time, your payment will be credited as of the next day. We may process your payment electronically after we verify your identity.

Oil Consumer & Oil PL Hybrid 03/10

Account: **** * 0600

2010 Totals Year-to-Date	
Total Fees Charged in 2010	\$0.00
Total Interest Charged in 2010	\$0.00

INTEREST CHARGE CALCULATION			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES		\$0.00	\$0.00
Standard	0.00% (D)		
CASH ADVANCES		\$0.00	\$0.00
Standard	0.00% (D)		

180016480063110002
NNNN-NNNY-NNNN-NNNN

Account: **** * 0600



Customer Service:
citgo.accountonline.com
Account Inquiries:
1-800-756-2484

Account Statement

Send Notice of Billing Errors and Customer Service Inquiries to:
CITGO PLUS CARD
PO BOX 6401, SIOUX FALLS, SD 57117

Account Number: 634 570 600

Summary of Account Activity

Previous Balance	\$727.60
Payments	-\$30.00
Other Credits	-\$0.00
Purchases	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$0.00
Interest Charged	+\$0.00
New Balance	\$697.60
Past Due Amount	\$0.00

Payment Information

Mailed payments must be received by 5:00 PM at the address for payments by the payment due date.

New Balance	\$697.60
Minimum Payment Due	\$30.00
Payment Due Date	November 01, 2010

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a \$0.00 late fee.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	2 years	\$698

If you would like information about credit counseling services, call 1-877-337-8187.

Credit Limit	\$0.00
Available Credit	\$0.00
Statement Closing Date	10/05/2010
Next Statement Closing Date	11/04/2010
Days in Billing Cycle	32

TRANSACTIONS

Trans Date	Description	Reference #	Invoice #	Amount
10/01	PAYMENT - THANK YOU	P919400M209A0R9AV		\$ 30.00

FEES

TOTAL FEES FOR THIS PERIOD

\$ 0.00

INTEREST CHARGED

TOTAL INTEREST FOR THIS PERIOD

\$ 0.00

MANAGE YOUR ACCOUNT ONLINE... ANYTIME!

- Access current and past statements
- Pay your bill online 24/7 with same day posting*

- Set up email alerts
- View recent activity

Register now at citgo.accountonline.com

* If payment is received by 5pm ET.

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Page 1 of 4

This Account is issued by Citibank (South Dakota), N.A.

↑ Please detach this portion and return with your payment to insure proper credit. Retain upper portion for your records. ↑



Make Checks Payable to:
CITGO PLUS CARD

Your Account Number	Payment Due Date	New Balance	Past Due Amount	Minimum Payment Due	Amount Enclosed
634 570 600	November 1, 2010	\$697.60	\$0.00	\$30.00	\$



SAVE STAMPS, TIME... AND TREES!

Visit Account Online and register now for Online Bill Pay, Paperless Statements and More.

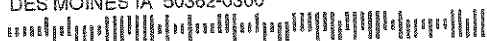
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GLENN M COX
2094 KODIAK CT
MARIETTA, GA 30062-1543

CITGO PLUS CARD
PROCESSING CENTER
DES MOINES IA 50362-0300



Print address changes above in blue or black ink.

Citi Prod (Cox v. Hannah) 000269

Information About Your Account.

How to Avoid Paying Interest on Purchases. Your payment due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your New Balance by the payment due date each month. This is called a grace period on purchases. If you do not pay the New Balance in full by the payment due date, you will not get a grace period on purchases until you pay the New Balance in full for two billing cycles in a row. We will begin charging interest on cash advances (if available on your account) on the transaction date.

If you have a balance subject to a deferred interest or 0% APR promotion and that promotion does not expire before the payment due date, that balance (the "excluded promotional balance") is excluded from the amount you must pay in full to get a grace period. However, you must still pay any separately required payment on the excluded promotional balance. In billing cycles in which payments are allocated to deferred interest balances first, the deferred interest balance will be reduced before any other balance on the account. However, you will continue to get a grace period on purchases so long as you pay the New Balance less any excluded promotional balances in full by the payment due date each billing cycle.

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Minimum Interest Charge. If you are charged interest, the charge will be no less than \$2.99.

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Proper Form. For a payment sent by mail or courier to be in proper form, you must:

- **Enclose** a valid check or money order. No cash, gift cards, or foreign currency please.
- **Include** your name and account number on the front of your check or money order.

If you send an eligible check with this payment coupon, you authorize us to complete your payment by electronic debit. If we do, the checking account will be debited in the amount on the check. We may do this as soon as the day we receive the check. Also, the check will be destroyed.

Copy Fee. We charge \$5 for each copy of a billing statement that dates back 3 months or more. We add the fee to the regular purchase balance. We waive the fee if your request for the copy relates to a billing error or disputed purchase.

Payment Options Other Than Regular Mail.

- **Online Payments.** Visit the web address on the front and sign up for online payments. Enrollment may take a few days. If we receive your request to make an online payment by 5 p.m. Eastern time, we will credit your payment as of that day. If we receive your request to make an online payment after that time, we will credit your payment as of the next day. For security reasons, you may be unable to pay your entire New Balance with your first online payment.
- **Pay by Phone Service.** You may use this service any time to make a payment by phone. You will be charged \$14.95 if a representative of ours helps expedite your payment. Call by 5 p.m. Eastern time to have your payment credited as of that day. If you call after that time, your payment will be credited as of the next day. We may process your payment electronically after we verify your identity.

Oil Consumer & Oil PL Hybrid Rev. 10/10

Account: **** * 0600

2010 Totals Year-to-Date	
Total Fees Charged in 2010	\$0.00
Total Interest Charged in 2010	\$0.00

INTEREST CHARGE CALCULATION		Your Annual Percentage Rate (APR) is the annual interest rate on your account.	
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES		\$0.00	\$0.00
Standard	0.00% (D)		
CASH ADVANCES		\$0.00	\$0.00
Standard	0.00% (D)		

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 NNNN-NNNY-NNNN-NNNN

Account: **** * 0600



Customer Service:
citgo.accountonline.com
Account Inquiries:
1-800-756-2484

Account Statement

Send Notice of Billing Errors and Customer Service Inquiries to:
CITGO PLUS CARD
PO BOX 6401, SIOUX FALLS, SD 57117

Account Number: 634 570 600

Summary of Account Activity

Previous Balance	\$697.60
Payments	-\$30.00
Other Credits	-\$0.00
Purchases	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$0.00
Interest Charged	+\$0.00
New Balance	\$667.60
Past Due Amount	\$0.00

Payment Information

Mailed payments must be received by 5:00 PM at the address for payments by the payment due date.

New Balance	\$667.60
Minimum Payment Due	\$30.00
Payment Due Date	December 01, 2010

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a \$0.00 late fee.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	23 months	\$668

If you would like information about credit counseling services, call 1-877-337-8187.

Credit Limit	\$0.00
Available Credit	\$0.00
Statement Closing Date	11/04/2010
Next Statement Closing Date	12/05/2010
Days in Billing Cycle	30

TRANSACTIONS

Trans Date	Description	Reference #	Invoice #	Amount
11/01	PAYMENT - THANK YOU	P919400N109A0R7XG		\$ 30.00-

FEES

TOTAL FEES FOR THIS PERIOD

\$ 0.00

INTEREST CHARGED

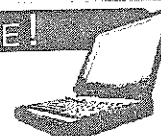
TOTAL INTEREST FOR THIS PERIOD

\$ 0.00

MANAGE YOUR ACCOUNT ONLINE... ANYTIME!

- Access current and past statements
- Pay your bill online 24/7 with same day posting*

- Set up email alerts
- View recent activity



Register now at citgo.accountonline.com

* If payment is received by 6pm ET.

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Page 1 of 4

This Account is Issued by Citibank (South Dakota), N.A.

↑ Please detach this portion and return with your payment to insure proper credit. Retain upper portion for your records. ↑



Make Checks Payable to:
CITGO PLUS CARD

Your Account Number	Payment Due Date	New Balance	Past Due Amount	Minimum Payment Due	Amount Enclosed
634 570 600	December 1, 2010	\$667.60	\$0.00	\$30.00	\$



SAVE STAMPS, TIME... AND TREES!

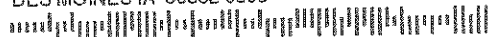
Visit Account Online and register now for Online Bill Pay, Paperless Statements and More.

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KBAVCT1 2 11/4/10 6089 8

GLENN M COX
2994 KODIAK CT
MARIETTA, GA 30062-1543

CITGO PLUS CARD
PROCESSING CENTER
DES MOINES IA 50362-0300



Information About Your Account.

How to Avoid Paying Interest on Purchases. Your payment due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your New Balance by the payment due date each month. This is called a grace period on purchases. If you do not pay the New Balance in full by the payment due date, you will not get a grace period on purchases until you pay the New Balance in full for two billing cycles in a row. We will begin charging interest on cash advances (if available on your account) on the transaction date.

If you have a balance subject to a deferred interest or 0% APR promotion and that promotion does not expire before the payment due date, that balance (the "excluded promotional balance") is excluded from the amount you must pay in full to get a grace period. However, you must still pay any separately required payment on the excluded promotional balance. In billing cycles in which payments are allocated to deferred interest balances first, the deferred interest balance will be reduced before any other balance on the account. However, you will continue to get a grace period on purchases so long as you pay the New Balance less any excluded promotional balances in full by the payment due date each billing cycle.

In addition, certain promotional offers may take away the grace period on purchases. Other promotional offers not described above may also allow you to have a grace period on purchases without having to pay all or a portion of the promotional balance by the payment due date. If either is the case, the promotional offer will describe what happens.

How We Calculate Your Balance Subject to Interest Rate. For each balance, the letter following the Annual Percentage Rate in the Interest Charge Calculation section on the front of the statement indicates the method we use to calculate interest charges. For Methods D and M, we use a daily balance method (including current transactions) to calculate interest charges. To find out more information about the balance computation method that applies to your account and how the resulting interest charges were determined, contact us at the Account Inquiries number on the front.

Rates. Variable APRs will vary with the market based on the Prime Rate.

Minimum Interest Charge. If you are charged interest, the charge will be no less than \$2.99.

Membership Fee. To avoid paying this fee, notify us that you are closing your account within 30 days of the mailing or delivery date of the statement on which the fee is billed.

If Your Account Is Subject To The Penalty APR, How Long Will The Penalty APR Apply? The Penalty APR will apply until you make 12 consecutive minimum payments on time and do not go over your credit limit or make a payment that is returned or do any of these things on another account that you have with us during that time period. The Penalty APR may end sooner in accordance with your card agreement, or if required by applicable law.

Credit Reporting Disputes. If you think we reported inaccurate information to a credit bureau write us at the Customer Service address shown on the front.

Report a Lost or Stolen Card Immediately. Call the Account Inquiries number shown on the front.

What To Do If You Think You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at the Billing Errors address shown on the front.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights if You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at the Billing Errors address shown on the front.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Important Payment Instructions.

Crediting Payments. If we receive your payment in proper form at our processing facility by 5 p.m. local time there, it will be credited as of that day. A payment received there in proper form after that time will be credited as of the next day. Allow 5 to 7 days for payments by regular mail to reach us. There may be a delay of up to 5 days in crediting a payment we receive that is not in proper form or is not sent to the correct address. The correct address for regular mail is the address on the front of the payment coupon. If you wish to send a payment by express courier, you must call us for the correct address at the Account Inquiries number shown on the front.

Proper Form. For a payment sent by mail or courier to be in proper form, you must:

- **Enclose** a valid check or money order. No cash, gift cards, or foreign currency please.
- **Include** your name and account number on the front of your check or money order.

If you send an eligible check with this payment coupon, you authorize us to complete your payment by electronic debit. If we do, the checking account will be debited in the amount on the check. We may do this as soon as the day we receive the check. Also, the check will be destroyed.

Copy Fee. We charge \$5 for each copy of a billing statement that dates back 3 months or more. We add the fee to the regular purchase balance. We waive the fee if your request for the copy relates to a billing error or disputed purchase.

Payment Options Other Than Regular Mail.

- **Online Payments.** Visit the web address on the front and sign up for online payments. Enrollment may take a few days. If we receive your request to make an online payment by 5 p.m. Eastern time, we will credit your payment as of that day. If we receive your request to make an online payment after that time, we will credit your payment as of the next day. For security reasons, you may be unable to pay your entire New Balance with your first online payment.
- **Pay by Phone Service.** You may use this service any time to make a payment by phone. You will be charged \$14.95 if a representative of ours helps expedite your payment. Call by 5 p.m. Eastern time to have your payment credited as of that day. If you call after that time, your payment will be credited as of the next day. We may process your payment electronically after we verify your identity.

Oil Consumer & Oil PL Hybrid Rev. 10/10

Account: **** * 0600

2010 Totals Year-to-Date	
Total Fees Charged in 2010	\$0.00
Total Interest Charged in 2010	\$0.00

INTEREST CHARGE CALCULATION			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES		\$0.00	\$0.00
Standard	0.00% (D)		
CASH ADVANCES		\$0.00	\$0.00
Standard	0.00% (D)		

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Account: **** * 0600



Customer Service:
citgo.accountonline.com
Account Inquiries:
1-800-756-2484

Account Statement

Send Notice of Billing Errors and Customer Service Inquiries to:
CITGO PLUS CARD
PO BOX 6401 SIOUX FALLS, SD 57117

Account Number: 634 570 600

Summary of Account Activity

Previous Balance	\$667.60
Payments	-\$30.00
Other Credits	-\$0.00
Purchases	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$0.00
Interest Charged	+\$0.00
New Balance	\$637.60
Past Due Amount	\$0.00

Payment Information

Mailed payments must be received by 5:00 PM at the address for payments by the payment due date.

New Balance	\$637.60
Minimum Payment Due	\$30.00
Payment Due Date	January 01, 2011

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a \$0.00 late fee.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	22 months	\$638

If you would like information about credit counseling services, call 1-877-337-8187.

Credit Limit	\$0.00
Available Credit	\$0.00
Statement Closing Date	12/05/2010
Next Statement Closing Date	01/05/2011
Days in Billing Cycle	31

TRANSACTIONS

Trans Date	Description	Reference #	Invoice #	Amount
12/01	PAYMENT - THANK YOU	P919400NZ09A0R745		\$ 30.00-

FEES

TOTAL FEES FOR THIS PERIOD	\$ 0.00
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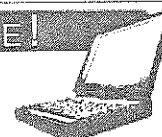
INTEREST CHARGED

TOTAL INTEREST FOR THIS PERIOD	\$ 0.00
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MANAGE YOUR ACCOUNT ONLINE... ANYTIME!

- Access current and past statements
- Pay your bill online 24/7 with same day posting*

- Set up email alerts
- View recent activity



Register now at citgo.accountonline.com

* If payment is received by 5pm ET.

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Page 1 of 4

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Make Checks Payable to:
CITGO PLUS CARD

Your Account Number	Payment Due Date	New Balance	Past Due Amount	Minimum Payment Due	Amount Enclosed
634 570 600	January 1, 2011	\$637.60	\$0.00	\$30.00	\$



SAVE STAMPS, TIME... AND TREES!

Visit Account Online and register now for Online Bill Pay, Paperless Statements and More.

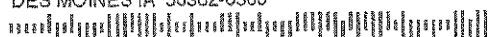
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GLENN M COX
2994 KODIAK CT
MARIETTA, GA 30062-1543

CITGO PLUS CARD
PROCESSING CENTER
DES MOINES IA 50362-0300



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2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

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- **Enclose** a valid check or money order. No cash, gift cards, or foreign currency please.
- **Include** your name and account number on the front of your check or money order.

If you send an eligible check with this payment coupon, you authorize us to complete your payment by electronic debit. If we do, the checking account will be debited in the amount on the check. We may do this as soon as the day we receive the check. Also, the check will be destroyed.

Copy Fee. We charge \$5 for each copy of a billing statement that dates back 3 months or more. We add the fee to the regular purchase balance. We waive the fee if your request for the copy relates to a billing error or disputed purchase.

Payment Options Other Than Regular Mail.

- **Online Payments.** Visit the web address on the front and sign up for online payments. Enrollment may take a few days. If we receive your request to make an online payment by 5 p.m. Eastern time, we will credit your payment as of that day. If we receive your request to make an online payment after that time, we will credit your payment as of the next day. For security reasons, you may be unable to pay your entire New Balance with your first online payment.
- **Pay by Phone Service.** You may use this service any time to make a payment by phone. You will be charged \$14.95 if a representative of ours helps expedite your payment. Call by 5 p.m. Eastern time to have your payment credited as of that day. If you call after that time, your payment will be credited as of the next day. We may process your payment electronically after we verify your identity.

Oil Consumer & Oil PL Hybrid Rev. 10/10

Account: **** * 0600

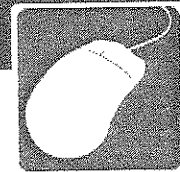
2010 Totals Year-to-Date

Total Fees Charged in 2010	\$0.00
Total Interest Charged in 2010	\$0.00

INTEREST CHARGE CALCULATION

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES			
Standard	0.00% (D)	\$0.00	\$0.00
CASH ADVANCES			
Standard	0.00% (D)	\$0.00	\$0.00

Pay Your Bill Online...Anytime!**It's quick, convenient and safe.**

- Schedule your payments in advance.
- If your payment is received by 5 p.m. ET, it will be credited the same day!

**It's Fast
& Secure**

1. Sign on or register at www.citgo.accountonline.com
2. Select "Payments" tab
3. Choose "Make a Payment"

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Account: **** * 0600



Customer Service:
citgo.accountonline.com
Account Inquiries:
1-800-756-2484

Account Statement

Send Notice of Billing Errors and Customer Service Inquiries to:
CITGO PLUS CARD
PO BOX 6401, SIOUX FALLS, SD 57117

Account Number: 634 570 600

Summary of Account Activity

Previous Balance	\$637.60
Payments	-\$30.00
Other Credits	-\$0.00
Purchases	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$0.00
Interest Charged	+\$0.00
New Balance	\$607.60
Past Due Amount	\$0.00

Payment Information

Mailed payments must be received by 5:00 PM at the address for payments by the payment due date.

New Balance	\$607.60
Minimum Payment Due	\$30.00
Payment Due Date	February 01, 2011

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a \$0.00 late fee.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	21 months	\$608

If you would like information about credit counseling services, call 1-877-937-8157.

Credit Limit	\$0.00
Available Credit	\$0.00
Statement Closing Date	01/05/2011
Next Statement Closing Date	02/02/2011
Days in Billing Cycle	31

TRANSACTIONS

Trans Date	Description	Reference #	Invoice #	Amount
01/03	PAYMENT - THANK YOU	P9194000309A0R82G		\$ 30.00-

FEES

TOTAL FEES FOR THIS PERIOD

\$ 0.00

INTEREST CHARGED

TOTAL INTEREST FOR THIS PERIOD

\$ 0.00

MANAGE YOUR ACCOUNT ONLINE... ANYTIME!

- Access current and past statements
- Pay your bill online 24/7 with same day posting*

- Set up email alerts
- View recent activity



Register now at citgo.accountonline.com

* If payment is received by 5pm ET.

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Page 1 of 4

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CITGO PLUS CARD

Your Account Number	Payment Due Date	New Balance	Past Due Amount	Minimum Payment Due	Amount Enclosed
634 570 600	February 1, 2011	\$607.60	\$0.00	\$30.00	\$



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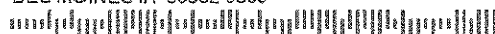
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GLENN M COX
2994 KODIAK CT
MARIETTA, GA 30062-1543

CITGO PLUS CARD
PROCESSING CENTER
DES MOINES IA 50362-0300



Print address changes above in blue or black ink.

Citi Prod (Cox v. Hannah) 000281

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To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
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Proper Form. For a payment sent by mail or courier to be in proper form, you must:

- **Enclose** a valid check or money order. No cash, gift cards, or foreign currency please.
- **Include** your name and account number on the front of your check or money order.

If you send an eligible check with this payment coupon, you authorize us to complete your payment by electronic debit. If we do, the checking account will be debited in the amount on the check. We may do this as soon as the day we receive the check. Also, the check will be destroyed.

Copy Fee. We charge \$5 for each copy of a billing statement that dates back 3 months or more. We add the fee to the regular purchase balance. We waive the fee if your request for the copy relates to a billing error or disputed purchase.

Payment Options Other Than Regular Mail.

- **Online Payments.** Visit the web address on the front and sign up for online payments. Enrollment may take a few days. If we receive your request to make an online payment by 5 p.m. Eastern time, we will credit your payment as of that day. If we receive your request to make an online payment after that time, we will credit your payment as of the next day. For security reasons, you may be unable to pay your entire New Balance with your first online payment.
- **Pay by Phone Service.** You may use this service any time to make a payment by phone. You will be charged \$14.95 if a representative of ours helps expedite your payment. Call by 5 p.m. Eastern time to have your payment credited as of that day. If you call after that time, your payment will be credited as of the next day. We may process your payment electronically after we verify your identity.

Oil Consumer & Oil PL Hybrid Rev. 10/10

Account: **** * 0600

2011 Totals Year-to-Date

Total Fees Charged in 2011	\$0.00
Total Interest Charged in 2011	\$0.00

INTEREST CHARGE CALCULATION

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES			
Standard	0.00% (D)	\$0.00	\$0.00
CASH ADVANCES			
Standard	0.00% (D)	\$0.00	\$0.00

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NNNN-NNNY-NNNN-NNNN

Account: **** * 0600



Customer Service:
citgo.accountonline.com
Account Inquiries:
1-800-756-2484

Account Statement

Send Notice of Billing Errors and Customer Service Inquiries to:
CITGO PLUS CARD
PO BOX 6401, SIOUX FALLS, SD 57117

Account Number: 634 570 600

Summary of Account Activity

Previous Balance	\$607.60
Payments	-\$30.00
Other Credits	-\$0.00
Purchases	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$0.00
Interest Charged	+\$0.00
New Balance	\$577.60
Past Due Amount	\$0.00

Credit Limit	\$0.00
Available Credit	\$0.00
Statement Closing Date	02/02/2011
Next Statement Closing Date	03/04/2011
Days in Billing Cycle	28

Payment Information

Mailed payments must be received by 5:00 PM at the address for payments by the payment due date.

New Balance	\$577.60
Minimum Payment Due	\$30.00
Payment Due Date	March 01, 2011

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a \$0 late fee.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	20 months	\$578

If you would like information about credit counseling services, call 1-877-337-8187.

Do not forget! You can request additional CITGO Plus cards at no charge for family and household members.
Simply call 1-800-756-2484.

TRANSACTIONS

Trans Date	Description	Reference #	Invoice #	Amount
02/01	PAYMENT - THANK YOU	P9194001009A0R6ZB		\$ 30.00

FEES

TOTAL FEES FOR THIS PERIOD

\$ 0.00

MANAGE YOUR ACCOUNT ONLINE... ANYTIME!

- Access current and past statements
- Pay your bill online 24/7 with same day posting*

- Set up email alerts
- View recent activity

Register now at citgo.accountonline.com

* If payment is received by 5pm ET.

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Page 1 of 4

This Account is issued by Citibank (South Dakota), N.A.

↑ Please detach this portion and return with your payment to insure proper credit. Retain upper portion for your records.↑



Make Checks Payable to:
CITGO PLUS CARD

Your Account Number	Payment Due Date	New Balance	Past Due Amount	Minimum Payment Due	Amount Enclosed
634 570 600	March 1, 2011	\$577.60	\$0.00	\$30.00	\$



SAVE STAMPS, TIME... AND TREES!

Visit Account Online and register now for Online Bill Pay, Paperless Statements and More.

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GLENN M COX
2994 KODIAK CT
MARIETTA, GA 30062-1543

CITGO PLUS CARD
PROCESSING CENTER
DES MOINES IA 50362-0300

Information About Your Account.

How to Avoid Paying Interest on Purchases. Your payment due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your New Balance by the payment due date each month. This is called a grace period on purchases. If you do not pay the New Balance in full by the payment due date, you will not get a grace period on purchases until you pay the New Balance in full for two billing cycles in a row. We will begin charging interest on cash advances (if available on your account) on the transaction date.

If you have a balance subject to a deferred interest or 0% APR promotion and that promotion does not expire before the payment due date, that balance (the "excluded promotional balance") is excluded from the amount you must pay in full to get a grace period. However, you must still pay any separately required payment on the excluded promotional balance. In billing cycles in which payments are allocated to deferred interest balances first, the deferred interest balance will be reduced before any other balance on the account. However, you will continue to get a grace period on purchases so long as you pay the New Balance less any excluded promotional balances in full by the payment due date each billing cycle.

In addition, certain promotional offers may take away the grace period on purchases. Other promotional offers not described above may also allow you to have a grace period on purchases without having to pay all or a portion of the promotional balance by the payment due date. If either is the case, the promotional offer will describe what happens.

How We Calculate Your Balance Subject to Interest Rate. For each balance, the letter following the Annual Percentage Rate in the Interest Charge Calculation section on the front of the statement indicates the method we use to calculate interest charges. For Methods D and M, we use a daily balance method (including current transactions) to calculate interest charges. To find out more information about the balance computation method that applies to your account and how the resulting interest charges were determined, contact us at the Account Inquiries number on the front.

Rates. Variable APRs will vary with the market based on the Prime Rate.

Minimum Interest Charge. If you are charged interest, the charge will be no less than \$2.99.

Membership Fee. To avoid paying this fee, notify us that you are closing your account within 30 days of the mailing or delivery date of the statement on which the fee is billed.

If Your Account Is Subject To The Penalty APR, How Long Will The Penalty APR Apply? The Penalty APR will apply until you make 12 consecutive minimum payments on time and do not go over your credit limit or make a payment that is returned or do any of these things on another account that you have with us during that time period. The Penalty APR may end sooner in accordance with your card agreement, or if required by applicable law.

Credit Reporting Disputes. If you think we reported inaccurate information to a credit bureau write us at the Customer Service address shown on the front.

Report a Lost or Stolen Card Immediately. Call the Account Inquiries number shown on the front.

What To Do If You Think You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at the Billing Errors address shown on the front.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights if You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at the Billing Errors address shown on the front.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Important Payment Instructions.

Crediting Payments. If we receive your payment in proper form at our processing facility by 5 p.m. local time there, it will be credited as of that day. A payment received there in proper form after that time will be credited as of the next day. Allow 5 to 7 days for payments by regular mail to reach us. There may be a delay of up to 5 days in crediting a payment we receive that is not in proper form or is not sent to the correct address. The correct address for regular mail is the address on the front of the payment coupon. If you wish to send a payment by express courier, you must call us for the correct address at the Account Inquiries number shown on the front.

Proper Form. For a payment sent by mail or courier to be in proper form, you must:

- Enclose a valid check or money order. No cash, gift cards, or foreign currency please.
- Include your name and account number on the front of your check or money order.

If you send an eligible check with this payment coupon, you authorize us to complete your payment by electronic debit. If we do, the checking account will be debited in the amount on the check. We may do this as soon as the day we receive the check. Also, the check will be destroyed.

Copy Fee. We charge \$5 for each copy of a billing statement that dates back 3 months or more. We add the fee to the regular purchase balance. We waive the fee if your request for the copy relates to a billing error or disputed purchase.

Payment Options Other Than Regular Mail.

- **Online Payments.** Visit the web address on the front and sign up for online payments. Enrollment may take a few days. If we receive your request to make an online payment by 5 p.m. Eastern time, we will credit your payment as of that day. If we receive your request to make an online payment after that time, we will credit your payment as of the next day. For security reasons, you may be unable to pay your entire New Balance with your first online payment.
- **Pay by Phone Service.** You may use this service any time to make a payment by phone. You will be charged \$14.95 if a representative of ours helps expedite your payment. Call by 5 p.m. Eastern time to have your payment credited as of that day. If you call after that time, your payment will be credited as of the next day. We may process your payment electronically after we verify your identity.

Oil Consumer & Oil PL Hybrid Rev. 10/10

Account: **** * 0600

TRANSACTIONS (cont.)

Trans Date	Description	Reference #	Invoice #	Amount
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INTEREST CHARGED

TOTAL INTEREST FOR THIS PERIOD			\$	0.00
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2011 Totals Year-to-Date

Total Fees Charged in 2011	\$0.00
Total Interest Charged in 2011	\$0.00

INTEREST CHARGE CALCULATION

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest	Interest Charge
PURCHASES			
Standard	0.00% (D)	\$0.00	\$0.00
CASH ADVANCES			
Standard	0.00% (D)	\$0.00	\$0.00

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NNNN-NNNY-NNNN-NNNN

Account: **** * 0600



Customer Service:
citgo.accountonline.com
Account Inquiries:
1-800-756-2484

Account Statement

Send Notice of Billing Errors and Customer Service Inquiries to:
CITGO PLUS CARD
PO BOX 6401, SIOUX FALLS, SD 57117

Account Number: 634 570 600

Summary of Account Activity

Previous Balance	\$577.60
Payments	-\$0.00
Other Credits	-\$0.00
Purchases	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$0.00
Interest Charged	+\$0.00
New Balance	\$577.60
Past Due Amount	\$30.00

Payment Information

Mailed payments must be received by 5:00 PM at the address for payments by the payment due date.

New Balance	\$577.60
Minimum Payment Due	\$60.00
Payment Due Date	April 01, 2011

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a \$0 late fee.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	19 months	\$578

If you would like information about credit counseling services, call 1-877-337-8181.

Credit Limit	\$0.00
Available Credit	\$0.00
Statement Closing Date	03/04/2011
Next Statement Closing Date	04/04/2011
Days in Billing Cycle	30

Oversight in putting your payment in the mail? Call 1-800-299-5765 to pay by check over the phone 24 hours a day. Have your checkbook ready when you call.

TRANSACTIONS

Trans Date	Description	Reference #	Invoice #	Amount
FEES				
	TOTAL FEES FOR THIS PERIOD			\$ 0.00
INTEREST CHARGED				
	TOTAL INTEREST FOR THIS PERIOD			\$ 0.00

MANAGE YOUR ACCOUNT ONLINE... ANYTIME!

- Access current and past statements
- Pay your bill online 24/7 with same day posting*
- Set up email alerts
- View recent activity

Register now at citgo.accountonline.com

* If payment is received by 5pm ET.

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Page 1 of 4

This Account is Issued by Citibank (South Dakota), N.A.

↑ Please detach this portion and return with your payment to insure proper credit. Retain upper portion for your records. ↑



Make Checks Payable to:
CITGO PLUS CARD

Your Account Number	Payment Due Date	New Balance	Past Due Amount	Minimum Payment Due	Amount Enclosed
634 570 600	April 1, 2011	\$577.60	\$30.00	\$60.00	\$



SAVE STAMPS, TIME... AND TREES!

Visit Account Online and register now for Online Bill Pay, Paperless Statements and More.

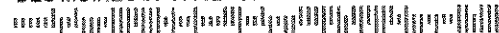
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GLENN M COX
2994 KODIAK CT
MARIETTA, GA 30062-1543

CITGO PLUS CARD
PROCESSING CENTER
DES MOINES IA 50362-0300



Print address changes above in blue or black ink.

Citi Prod (Cox v. Hannah) 000289

Information About Your Account.

How to Avoid Paying Interest on Purchases. Your payment due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your New Balance by the payment due date each month. This is called a grace period on purchases. If you do not pay the New Balance in full by the payment due date, you will not get a grace period on purchases until you pay the New Balance in full for two billing cycles in a row. We will begin charging interest on cash advances (if available on your account) on the transaction date.

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Rates. Variable APRs will vary with the market based on the Prime Rate.

Minimum Interest Charge. If you are charged interest, the charge will be no less than \$2.99.

Membership Fee. To avoid paying this fee, notify us that you are closing your account within 30 days of the mailing or delivery date of the statement on which the fee is billed.

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- **Dollar amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

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To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at the Billing Errors address shown on the front.

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Proper Form. For a payment sent by mail or courier to be in proper form, you must:

- **Enclose** a valid check or money order. No cash, gift cards, or foreign currency please.
- **Include** your name and account number on the front of your check or money order.

If you send an eligible check with this payment coupon, you authorize us to complete your payment by electronic debit. If we do, the checking account will be debited in the amount on the check. We may do this as soon as the day we receive the check. Also, the check will be destroyed.

Copy Fee. We charge \$5 for each copy of a billing statement that dates back 3 months or more. We add the fee to the regular purchase balance. We waive the fee if your request for the copy relates to a billing error or disputed purchase.

Payment Options Other Than Regular Mail.

- **Online Payments.** Visit the web address on the front and sign up for online payments. Enrollment may take a few days. If we receive your request to make an online payment by 5 p.m. Eastern time, we will credit your payment as of that day. If we receive your request to make an online payment after that time, we will credit your payment as of the next day. For security reasons, you may be unable to pay your entire New Balance with your first online payment.
- **Pay by Phone Service.** You may use this service any time to make a payment by phone. You will be charged \$14.95 if a representative of ours helps expedite your payment. Call by 5 p.m. Eastern time to have your payment credited as of that day. If you call after that time, your payment will be credited as of the next day. We may process your payment electronically after we verify your identity.

Oil Consumer & Oil PL Hybrid Rev. 10/10

Account: **** * 0600

2011 Totals Year-to-Date	
Total Fees Charged in 2011	\$0.00
Total Interest Charged in 2011	\$0.00

INTEREST CHARGE CALCULATION		Your Annual Percentage Rate (APR) is the annual interest rate on your account.	
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES			
Standard	0.00% (D)	\$0.00	\$0.00
CASH ADVANCES			
Standard	0.00% (D)	\$0.00	\$0.00

Did you know?

There may be a quick (and simple) way to bring
your account up to date.

Your tax refund can help make it happen.

Many customers have resolved overdue amounts by using their tax refund money.
It's simple and convenient.

If you're not expecting a refund, we may have payment options available.

Call today, and together, we'll come up with a solution that is right for you.

1-866-756-8402

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Account: **** * 0600
